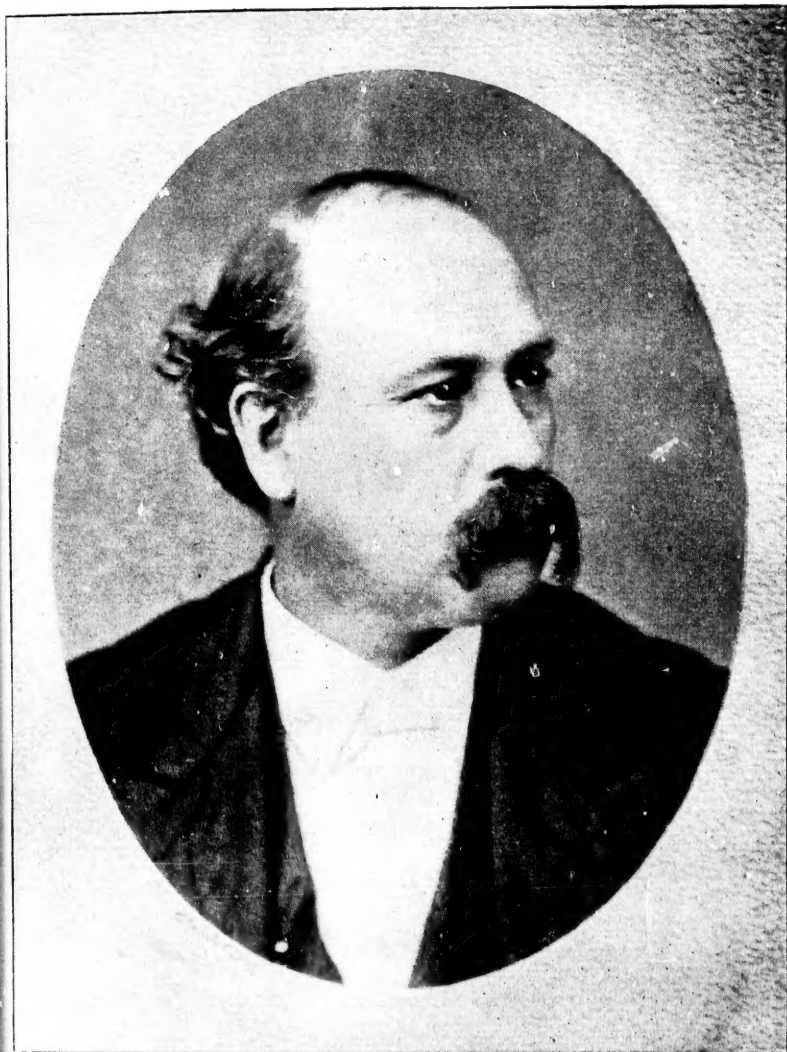




ORONHYATEKHA, M.D., S.C.R.

ILLUSTRIOUS COMMANDER, ROYAL FORESTERS.



COL. ALONZO B. CALDWELL, P.S.C.R.,
FOUNDER OF THE ORDER.

20

Dec 19 1895

HISTORY

OF THE

Independent Order of Foresters

BY

ORONHYATEKHA, M.D.,

Supreme Chief Ranger.



Toronto:

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PREFACE.



OUR faith that the Independent Order of Foresters will, in time, be one of the greatest Fraternal Benefit Societies in existence, scattering untold blessings wherever it may be established, is so strong that we have persuaded ourselves that many will be glad, in time to come, to have the early records of "our I. O. F." compiled and placed together in the form of a history, so that future generations of Foresters may have it in their power to make themselves familiar with the rise and progress of the Order, and study the ups and downs which it experienced in its early days.

Fortunately we have been able to secure all of the early records without any break, from the Convention of the 16th and 17th June, 1874, at Newark, New Jersey, (and which resulted in the founding of the Order), down to the present time, thus enabling us to gather all the facts in this history, from official and authentic sources.

We are largely indebted to the founder of the Order, Col. A. B. Caldwell, for many of the early records. We are also under obligations to James Hooper, Esq., of Winnipeg, one of the charter members of the Right Worthy High Court of Ontario, for one or two important links in the history of the Order. The sketches of some of the leaders we have been unable to obtain, while unfortunately a few have been mislaid by the publishers; and as we cannot longer delay the History we are obliged to go to press without them. We hope we shall soon be called upon to issue a new edition when we trust to

have all the sketches in their order. The book has attained much larger dimensions than at first contemplated, but we hope that the information given especially regarding the standard "Mortality Tables" and the bird's-eye view, if we may be allowed the expression, of contemporary Societies, will be of service not only to Foresters but to Fraternal Society men generally.

THE AUTHOR.

TORONTO, CANADA,

2nd April. 1894.



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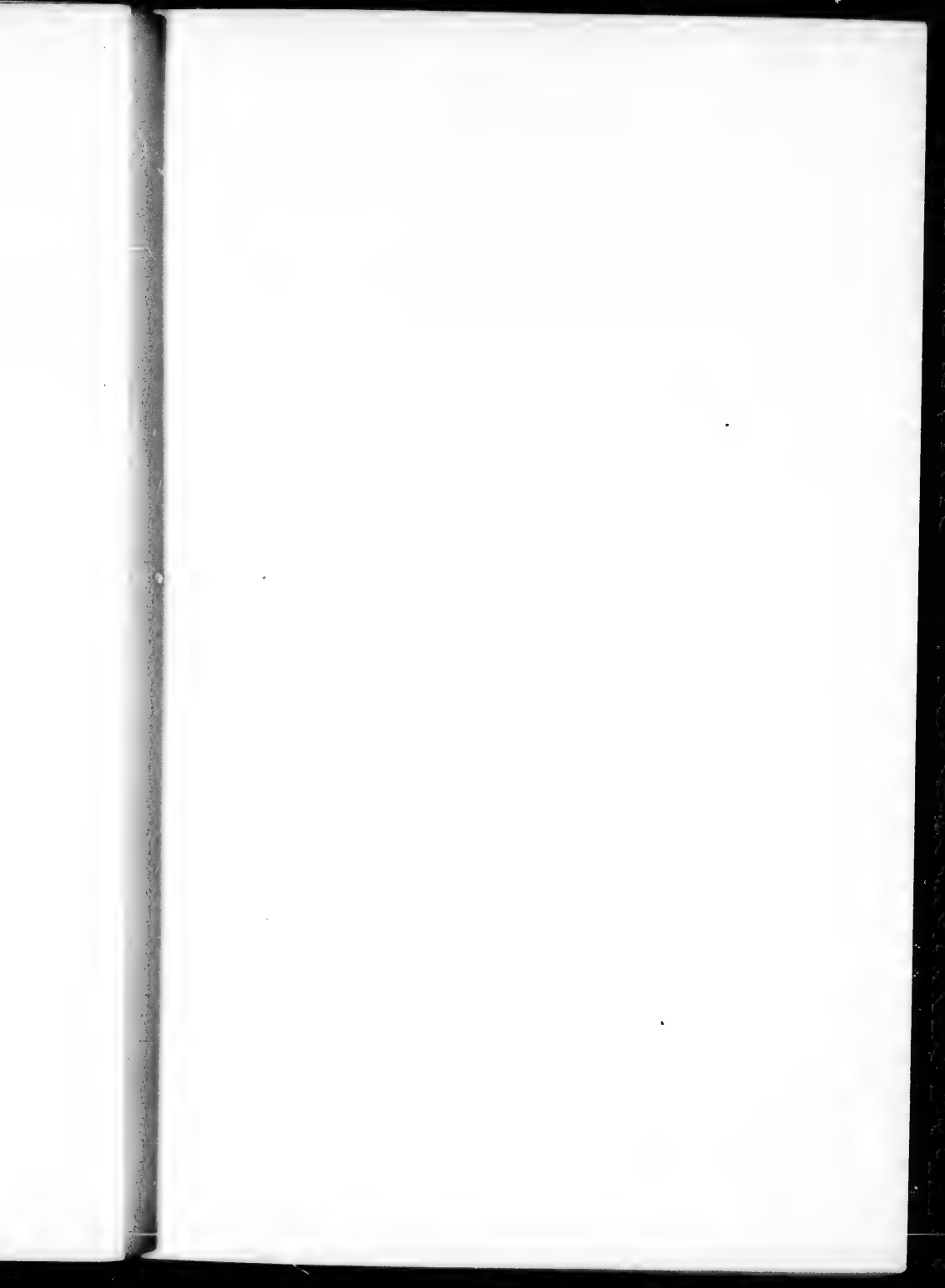
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ORONHYATEKHA, M.D.,
SUPREME CHIEF RANGER.


HISTORY

OF THE

INDEPENDENT ORDER OF FORESTERS.

CHAPTER I.

CONVENTION AT WHICH IT WAS ORGANIZED HELD IN NEWARK, NEW JERSEY—CONVENTION OPENED ON THE 16th JUNE, 1874—I. O. F. INSTITUTED 17TH JUNE, 1874—AND THE CAUSES THAT LED TO ITS INSTITUTION.

HE Ancient Order of Foresters—sometimes called the “English Order of Foresters”—had its origin in Knarsborough, England, in 1745. In 1864 its first court was planted in America by the institution of Court Brooklyn No. 4421, in Brooklyn, New York. Ten years afterward, viz., in 1874, there were 64 of its courts in existence in various parts of the United States, all being governed, as the Order was governed in Great Britain, by the High Court of England. As early as 1871 an agitation had arisen in America, having in view the establishment of a Subsidiary High Court for the United States, whose chief function would be the speedy disposal and settlement of disputes of a domestic nature, arising in any of the courts located within the United States, subject of course to an appeal for final adjudication to the mother High Court in England. After the petition for a Subsidiary High Court had been thrown out several times by the mother High Court, the agitation changed to one for separation from the High Court of England, and the establishment of an “Independent” High Court for the United States, and in the early

part of 1874 this agitation culminated in the establishment of Court Independence No. 1, at the "Cave," 799 Broad Street, Newark, New Jersey, on the 24th March, 1874, by Bro. Thomas Matts and others. This was followed soon after by a call to all who favored "Independence" to assemble in "National Convention" on the 16th June, 1874, at Newark, New Jersey.

The history of the events connected with this convention, which resulted in the birth of "The Independent Order of Foresters," we prefer to give in the language of our venerable Brother Col. A. B. Caldwell, "Most Worthy High Chief Ranger," which was the title given to the first Supreme Chief Ranger, and which title continued to be used till the session of the Supreme Court, held in London, Canada, 1879, when its title was changed from "The Most Worthy High Court" to "The Supreme Court," and the title of the Chief was changed from "Most Worthy High Chief Ranger" to Supreme Chief Ranger," and those of the officers below him from "Right Worthy High Vice-Chief Ranger," "Right Worthy High Permanent Secretary," etc., to "Supreme Vice-Chief Ranger" and "Supreme Secretary," etc.

Foresters of to-day will probably smile at the "spread-eagleism" of our first Chief, in his address, delivered at the first annual convocation of the I. O. F. subsequent to its organization, but when one considers the environments of the Most Worthy High Chief, one is not surprised at the language used by the distinguished brother, and one would be surprised, if the severe twisting of the British Lion's tail, given in the address, did not produce the desired effect. In order that the reader may understand some of the language used in the address, it may be here explained, that soon after the organization of the I. O. F., a dispute arose as to who should be credited with the title of "Founder" of the Order. By some it was claimed that Bro. Thos. Matts, of Court Independence, No. 1, was justly entitled to the honor. That this claim was not altogether groundless is shown by the facts given by Bro. Col. A. B. Caldwell himself, in the following:

The "Royal Order of Foresters," from which the I.O.F. sprang in 1874, was founded at Knarsborough, England in 1745, and in 1834, in a convention at Rochdale, the name was changed to that of "The Ancient Order of For-

esters"—still the title of the original Order in England. In 1864, the first regular Ancient Court was planted in this country, that of Court Brooklyn, No. 4,421, in Brooklyn City, State of New York. During ten years in America, 1864-1874, the Ancient Order, according to their published statistics, possessed only 68 courts, all working under dispensations granted by the High Court of the British government.

Your High Chief Ranger, A. B. Caldwell, having united with the Ancient Order at N. Y. City in 1870, became at once restless and dissatisfied with the arbitrary laws, and general mismanagement of that Order in this country, and he soon commenced agitating Independent Forestry. He visited the various courts in New York and Brooklyn, and Newark, N. J., and appealed to the brethren everywhere to withdraw from the English Jurisdiction, and establish an Independent American High Court. Being invited to deliver an address in Court Brooklyn, he used these words at the close, which met with a hearty response from the large gathering present :

"Do they forget what the Colonies did with English dictation in Revolutionary times—cut loose from British rule and declared for self-government ; do they forget what Oddfellowship did in 1819—separate from the 'Manchester Unity,' and build up a greater brotherhood of men than they on American soil? So will we, the Foresters in this country. If this district does not strike the first blow for our fraternal rights, the Past Chiefs of the United States, like the Past Grands of the Oddfellowship, will be called into convention, and a High Court, not a 'second fiddle' subsidiary concern, will be organized, like the United States Grand Lodgo of Oddfellows in 1821. Then it will not take four months before we can get supply goods after an order has been given, as our dealing with a self-inflated shaw-cross and a pompous English executive council will be at an end, and our dispensations will reach new courts sometime before the Millenium! We will have a constitution to work under instead of that bundle of British inconsistencies called 'general laws,' which, to a novice, are as intelligible as the riddle of the Sphinx.' Away with all 'foreign influence' in building up Forestry in America. Let the Patrick Henry cry go out among the Forestric brethren from the Atlantic to the Pacific, from Maine to Georgia—'Give us liberty or give us death!' We want no more Forestry dealt out to us from England in homoeopathic doses. We want something feasible, practicable—something by which we can stir-up 'Young America.' The blessed principles of charity are divine, moral, natural rights, given to all mankind alike. Cut loose then, I say, from the arbitrary and despotic power of England, and nail your Forestric Standard of Freedom on the pedestal of every court in the United States, and send the glad tidings to thousands of anxious Foresters in this land of Washington. They want no subsidiary High Court now—they will have nothing less than an Independent High Court of America."

The spirit of Independence at once took deep root, and the Ancient

leaders were alarmed, but the matter of secession was temporarily checked by a proposed compromise—the Ancients and Independents uniting in a petition to the High Court of England for a Subsidiary High Court, with full power to enact their own code of laws, and adopt their own system of general management. The petition was sent over, but was insolently denied—barely receiving any consideration—our Trans-Atlantic brethren declaring that we were ‘incapable of Home Rule.’

“This unexpected treatment aroused the Independents to a high pitch of indignation, and was also received by the Ancients with great mortification and discontent, many of them, in the ‘New York and Brooklyn United Districts’ openly avowing themselves henceforth and forever on the side of the Independent cause. The District Chief Ranger, Ernest A. Levy, called a special meeting of the District to consider the situation, when your High Chief Ranger seized upon the favorable opportunity, and presented to the meeting the following preamble and resolutions, which, after a stormy debate were nearly unanimously adopted at midnight, on Sept. 12th, 1873:—

“*Whereas* we have learned with pain, mortification and humiliation that our last petition for a Subsidiary High Court in America has been denied by the Executive Council and the High Court of England; and

“*Whereas* our petitions on previous occasions, for the same purpose, have all met with a similar fate; and

“*Whereas* the enactment of a 5-6 rate last year, promising a High Court in this country, was only ‘a delusion and a snare,’ and it is now evident that our request will never be granted during the lifetime of the pampered Permanent Secretary, or a Parliamentary Agent Pinchbeck; and

“*Whereas* our trans-Atlantic brethren are unjustly prejudiced against this district, and have unfairly and insolently treated us through their representatives in the proceedings of the High Court, notwithstanding full and satisfactory explanations have been made, and every redress of grievances in our power has been rendered to those in this country who had suffered by all or any conceivable mismanagement of the early administration; and

“*Whereas* the delegates of this district, now in convention assembled, believing that Forestry as a benevolent Order can never much further advance in this country by the present vexatious system of obtaining supply goods, and under the complex and arbitrary English General Laws, which are unsuited to the sentiment or practical use of Americans, so as to impart to the brethren of this country, as do the laws of our land, the cherished principles of self-government; and believing also that a High Court in America, with State jurisdictions under it, parcelling out district jurisdictions, as in the case of other kindred societies, can be maintained or sustained, so as to give Forestry in this country a higher rank, and be taken hold of by more talent, and lend it an impetus incalculable, by spreading its magic influence in every hamlet and town in our large domain; and believing as we do that the prin-

ciples of charity and benevolence are divine, and inherent rights given by God to all His people alike, and not intended by Him to be limited to European powers, and dealt out by England to America begrudgingly, and by infinitesimal portions, as has been done to this district (since its formation in 1869) by the red-tape machinery of our British brethren; Therefore, be it

"Resolved, - That the New York and Brooklyn United District, herein by its delegates assembled, do hereby declare its independence in Forestry by severing its allegiance to, and all connection with, the High Court and the Executive Council of England of the 'Ancient Order of Foresters,' and shall henceforth transact all business as best suits its taste and convenience, for the benefit of the brethren in this district, without the aid, dictation, or counsels of the English Order; and be it further

"Resolved.—That while we have thus disconnected this district from all allegiance to the Forestric powers of Great Britain, it shall be our pride and pleasure to be able to receive in continued fellowship our English brethren, and to aid them as usual in sickness and distress, and in the private walks of life."

The District Officers were ordered to call a National Convention, in view of founding an American High Court, and Pythagoras Hall, New York, was named for such purpose on the 16th Oct., 1873.

But this movement was soon frustrated. Several deaths had previously occurred in the district, and the District Treasurer, together with the District Trustees, being all opposed to Independence, absolutely refused to pay over any of the endowment money. As there was no civil law to compel these payments, the District Court not being incorporated under State law, the District Chief, at the solicitation of your High Chief, called a special meeting, when your High Chief, after giving charitable reasons for retracing his steps for the present, moved a reconsideration of the previous vote, which was unanimously carried, and four or five widows were subsequently paid their several endowments, when Independence became rampant again, and the various courts in the district, at their meetings, freely discussed the question of secession. The subject remained *in statu quo* until the spring of 1874, when your High Chief was invited to address an Independent club in Newark, N. J. He went thither, at No. 867 Broad-St., and addressed the club which had styled itself Court Independence, No. 1. He presented the members with a written call for a Foresters' Convention, which they signed, together with Club General Kearney, and which call was soon signed by various courts in New York, Troy, and elsewhere, to the number of nearly 500 Ancient Foresters. The call for a National Convention was made to assemble at Liberty Hall, in Newark, on the 16th day of June, 1874, and the Most Worthy High Court was founded on the 17th day of the same month. * * * It appears that the agitation of Independence in New York City had attracted the attention of some Odd-fellow friends and a few Ancients at Harrison, N. J., and they, on the 1st day of June, 1873, assembled, organized a club, and called it "Court General

Kearney, No. 1, Independent Order of Foresters, of the State of New Jersey." They elected officers with the titles of the Ancient Order, and the following names constituted the court:—W. Smith, E. Hazleton, R. Heelis, G. West, G. Wain, E. Hopkins, E. Matthews, John Scanlon, C. Owen, R. Bradshaw, O. Donnell, M. Fallen and T. McGrath. Subsequently, on the 20th day of January, 1874, pursuant to call issued by Bro. Thos. Matts, who had just withdrawn from the Ancient Order, four persons, namely, Thos. Matts, James Jenkins, Wm. Lear and James Green, appeared at "The Cave," 799 Broad-St., and, after discussing Independent Forestry, adjourned until January 27th, when the following enrolled themselves, and organized into a club of Independent Foresters, namely:—Thos. Matts, James Jenkins, Wm. Lear, M. C. Green, Edwin G. Moore, James Nabb, Samuel Cohen, James Green, Henry Romer, John Matts, George Atkins, John Gaskell, Joseph Winter and Henry Billings. This club then elected their officers, as follows:—Thos. Matts, as District Chief Ranger; James Jenkins, C.R.; Wm. Lear, V.C.R.; John Gaskell, Sec.; Morris C. Green, Treas.; E. G. Moore, S.W.; Joseph Winter, J.W.; James Nabb, S.B.; Henry Romer, J.B.; Dr. S. S. Lyons, Court Physician. On the 24th day of March, 1874, the court met again at 867 Broad-St., 36 members being present, when D.C.R. Thos. Matts, self-instituted the club as Court Independence, No. 1, and installed its officers. They adopted a ritual varying but little from the Ancient Order.

On the 20th day of April, 1874, Court General Kearney was formally instituted by Court Independence, No. 1, and was given a written dispensation as Court No. 2. On the 10th June, 1874, Court Independence, No. 1, instituted Court United States as No. 3, of New York City, and gave them a written dispensation.

Thus it would appear that, at the time of the Convention on the 17th June, 1874, there were actually in existence three courts of the Independent Order of Foresters, and one can understand why the friends of Bro. Thos. Matts should have put forward a claim that he was really the founder of the Order. The title, however, of founder of Independent Forestry has been, by general consent, accorded to Col. A. B. Caldwell, and as the master mind that moulded the discontented elements in the A.O.F. into an organized body, and led them to success, he undoubtedly has the best claim to the distinction of "Founder of the Order." There can be no disputing the fact that our venerable and distinguished Brother was the head and front of the Order at its organization and till he resigned the Supreme Secretaryship in 1880, and that to his indomitable energy and push is due very much of the success of the Order in its earlier days.

He was the first Supreme Chief Ranger, or rather the first "Most Worthy High Chief Ranger," which office he held for two terms, and then became Supreme Secretary, which position he held till he resigned it in 1880.

The birth-place of Bro. Caldwell was Albany. He received a very liberal education, studied law and was admitted to the bar in 1857. Since that time he has devoted his energies to his profession and to journalism, and for recreation he took a hand in politics and benevolent society work. As a politician, he has rendered signal service to his party. He has always been known, as he terms himself, a "hard shell Democrat." A friend informs us that he has voted for every Democratic candidate for President but one, commencing with Cass, in 1848. That he often voted with the minority, did not in any way chill his enthusiasm. On one occasion he was, much to his disappointment, unable to record his vote. A flood had destroyed the railway track, and he was unable to get home from a stumping tour in time to deposit his ballot. The Col. has held many prominent positions in his party, such as delegate to state conventions, chairman of two state associations, chairman of city committees, etc. In 1862, Governor Horatio Seymour appointed him Assistant Inspector-General of New York, for his well-known knowledge of military affairs, and in two years he organized and inspected 42,000 of the National Guard. In 1870 he removed to New York, where he resided for a season, devoting a considerable portion of his time to journalism. He was editor of *Mount Vernon Democrat*, and managing editor of the *New York News*.

The Colonel may very properly be called a "joiner." He has passed the portals of at least twenty fraternal and benevolent societies. According to the Grand Lodge Report of 1877, of the *Knights of Pythias*, the adopting of the endowment rank in that powerful organization is largely due to his influence.

In 1870, Brother Caldwell became a member of the Ancient Order of Foresters. He was soon made a lecturer of the Order, and when visiting courts, he pointed out how the Order might be made more useful. He moulded many to his way of thinking. Of course he met with vigorous opposition. He was accused of

"preaching secession," and was threatened with expulsion. He told the obstinate ones that he would soon save them all that trouble, as he was going to leave them, so when he thought everything was ripe, he went into the Brooklyn and United District Convention, offered resolutions declaring for Independent Forestry, and carried them by eight majority. It was a great triumph. In a few evenings after, his own court declared for "Liberty, Benevolence, and Concord." He then called a convention at Newark, New Jersey, June 16th, 1874, and was met by Foresters from four States, and then and there founded the Independent Order of Foresters, with Col. Caldwell as Most Worthy High Chief Ranger. No endowment was created then. At the next session held at Philadelphia, October 19th, 20th, and 21st, 1875, Bro. Caldwell presented the *ten cent* plan of endowment, which was adopted. This gave to the beneficiary of a member ten cents from each member in good standing, the total benefit not to exceed \$1,000.

He was elected Supreme Secretary at this session, and retired at the Boston session of the Supreme Court in 1880, when the Supreme Court adopted the following resolution by a standing vote:—

Resolved, That the thanks of this Supreme Lodge be tendered to our much-beloved and highly respected brother, A. B. Caldwell, as founder of this Order, for his distinguished services, and for his honorable, high-toned, and trustworthy character in the capacity of Supreme Secretary. The Order of Independent Order of Foresters at large owes him a debt of gratitude that never will be forgotten. May his days of usefulness never cease, and when he shall have been gathered to his fathers, may his memory be ever cherished as long as time itself.

Bro. Caldwell regards to-day with the liveliest satisfaction, the magnificent structure that has been reared on the foundation that he laid with so much enthusiasm. To our Supreme Chief of to-day, he gives his loyal and hearty support, and when the opportunity affords, his facile pen and eloquent tongue are active in promoting the interests of the Order in whose early history he played so conspicuous and creditable a part. He stands to live to see the I. O. F. the *strongest*, as it is undoubtedly the *best*, Fraternal Society in the world.

From the records of the convention of the members of the Ancient Order of Foresters, held on the 16th and 17th June, 1874, at Newark, New Jersey, we take the following :—

Pursuant to published call, signed by nearly 500 members of the Ancient Order of Foresters, inviting all Foresters in the United States, a National Convention was convened at Liberty Hall, Newark, N.J., on the evening of the 16th June, 1874.

The convention was called to order by the Past Chief Ranger, A. B. Caldwell, of Court Empire City, New York, and the spirit animating the members of the convention may be gathered from the following extracts from the address of the chairman :—

BRETHREN, DELEGATES OF THE CONVENTION,—

Having been empowered by the Committee of Arrangements to call this convention to order, I now do so, and in performing this pleasurable and honorable duty, I must say that it is the proudest hour of my life, standing, as I now do, upon the rostrum of the most beautiful hall in Newark City, located on the soil of a state which inspired American heroes to victory at Trenton, Princeton and Monmouth, in the days of the Revolution; and when now those fond memories cluster around me, and gladden my inmost soul, I gaze upon your earnest, upturned faces, and see upon them the impress of the same heroic spirit which animated the patriot Henry to utter the immortal expression, "Give me liberty or give me death!"

We have assembled here to-day to commence the great and good work of American progress in Forestry; to pluck out the tares from the wheat, to extract the thorns from the rose—or, in less metaphorical language, to Americanize Forestry in the land of Washington. In performing this reformatory duty, it is not our desire to destroy the "Ancient" Order, but to build it up, and to accomplish our high mission, we intend to place means in the hands of our Ancient brethren in this country, and let them improve and progress that venerable and honorable Order, even against their prejudiced and non-progressive leaders. When our forefathers in colonial times asked for liberty, which was denied to them, they assembled in convention and resolved to take it; *so do we*—we are here for a similar purpose. Once we asked by petition, and twice by our votes, for a Subsidiary High Court, and thrice have we been denied. We will not take that now. We are going to do better, by rearing a great Temple of American Liberty of our own, a Forestric edifice, a United States High Court, one that will rule us as sovereigns and not as serfs, by a Constitution, and not by arbitrary "General Laws," and during its liberal and fraternal administration will see that we are governed by justice, tempered with mercy.

We are confronted with being "Secessionists," "Malcontents," etc. Well, call us what you please, my kind friends, only do not attribute to us any longer the humiliation of bowing the knee to the image of the British Baal in

this, the "Land of the Free and Home of the Brave!" We may be truly called combatants, as we war against prejudice and vice, whether found in the Ancient Order or out of it, and we are emboldened the more to combat prejudice when we read those beautiful lines of Thomson, so inappropriately inscribed upon the frontispiece of the English "General Laws" :—

* * * * * Determined, hold
Your *independence* ; for that once destroy'd,
Unfounded freedom is a morning dream,
That flits aerial from the spreading eye."

I say then, Independents, that by remaining with the Ancient Order we could have nothing but "unfounded freedom," so let those advisory lines nerve us on to the combat, and henceforth "hold our independence" by unfurling our banner of "Liberty, Benevolence and Concord," and defy the brazen opposition of autocratic rule.

Some of those benighted leaders, who prefer darkness rather than light, forget not their home prejudices, and cannot see much good in this great country, assume that the "General Laws" are not as arbitrary as we contend. Let us to the proof. We charge, then, that the Chief Ranger of every court is an autocrat ; and it matters not how much kindness of heart he possesses, or how willing he is to be liberal, the "General Laws" compel him to be an autocrat. No member can appeal from his decision and bring it for discussion before the court, and allow the members to decide upon the question. Do you call that arbitrary ? If the Chief Ranger puts a motion to the court, which in substance may be defined in the "General Laws," he is liable to expulsion ! Is that arbitrary ? If a brother happens to be in arrears for dues for the space of two quarters, no matter how unfortunate he may have been in business or through poverty, and he is taken sick, he is turned away as being "unfinancial," and deprived of weekly benefits ! A law that would thus, like a heartless Insurance Company, technically deprive a poor sick brother of his weekly pittance, is arbitrary, unjust and cruel, and should be spurned with contempt by every American citizen. So, too, if a court happens to be a little in arrears for dues, notwithstanding the enormous charges made by the Ancient District Courts, that court is declared "unfinancial," and the poor widow of a deceased brother, who happened to die just then, is deprived of her endowment as well as the funeral expenses wherewith to bury her dead husband ! Do you call that arbitrary, or robbery, or both ? The Arbitration Committee of a court makes a *final* report and the court has no power to amend or reject it nor substitute a minority for the majority report. Is that arbitrary ? The powers delegated to a District Court by the "General Laws" are as arbitrary as those used in a Subordinate Court, and a hundred similar instances may be cited to show the autocratic rule wielded over the votaries of the Ancient Order. Is it any wonder then that we are here assembled for the purpose of throwing off the yoke of oppression, and

declaring ourselves "Free and Independent?" Did our forefathers not do the same? Are we better than they? Should we be less wise or patriotic? Should we not strenuously oppose arbitrary laws, unjust legislation, and British subjugation? Have we not been dealt with harshly, with intolerance, with deception? And when we have asked for self-government, have we not been treated uncourteously and unfraternally? Is there any tie which should bind us longer to those despotic rulers, who for thirty continuous years have even domineered over our Trans-Atlantic brethren? In the last High Court of England murmurs of discontent arose, and several districts rebelled against the unfraternal treatment by the insolent and pampered Sharecross, but their complaints were drowned by the arbitrary gavel! Freedom of speech was muzzled there, and the mouth of the press, which derives its nourishment from the Forestric crib, was sealed! Brave, noble and generous-hearted Englishmen, who are here with us to-day to strike for "Home Rule," now that I speak the truth and utter their own sentiments.

We propose to-day before this honorable body a code of laws that will remedy all those evils complained of. In those laws will be found everything devised for liberality, frugality and progression in American Forestry. When the constitutions for a United States High Court, State and Territorial High Courts, District Courts, Subordinate Courts, and a Code of Procedure for the trial of offences shall be reported, discuss them freely and do not arrive at any hasty conclusion, for you will not be legislating for yourselves alone, but for posterity. In your hands, then, my brethren, are now confided the destinies of Forestry in America. Have no fears over the result. The lion and the lamb will soon lie down together on this continent, and Young America will lead them. I do not love Forestry less because I desire it to be free. I revere English Forestry for its gray hairs, for its being the mother of great principles, founded in 1745, and rearing a family of half a million, providing them with over 5,000 snug homes, and a fortune of \$10,000,000. But how is it in this country? When, after several years' struggling, here we have about eighty courts and not over 3,000 members! Call you that progression? Must we keep on tilling the same soil which produces us so little? The principles of Forestry are not to blame for the non-progression—it is the "General Laws," which so arbitrarily govern us. They are unsuited to the tastes and wants of our American people. It was the same with the "Manchester Unity" of Oddfellows, when it came here from England. Thomas Wildey, an Englishman by birth, headed the Independent movement, drove out the "Manchester Unity," and how stands "American Oddfellowship" to-day? It has over 6,000 lodges, nearly half a million members, twenty millions of assets, and ranks first and foremost among American societies.

In the same manner do we propose to progress Forestry in this country, by supplanting the Ancient by the Independent. We have more advantage now than Independent Odd Fellowship had when they started in 1819. They had no societies to rival with but the Masons, and people were averse to

secret societies on account of the unfortunate "Morgan excitement." To-day we have no such prejudice to contend against, besides, we have hundreds of kindred societies who will also join us and fill up our ranks. I am a Mason, an Odd Fellow, a Druid, a Forester, belong to the Mystic Band of Brethren, and other kindred societies, and there is no rivalry, all join in together, and Independent Forestry, for its blessed principles, its large benefits, its novel design, and its beautiful Ritual, will grow rapidly, as it is a vast improvement upon all charitable secret societies extant. Hence we may expect reinforcements immediately from our Ancient brethren, who will join us by courts, and by opening new courts, besides our friends the Masons, Odd Fellows, Knights of Pythias, Redmen, Kescher Shel Barzel, Free Sons of Israel, Harrugari, United American Mechanics, Bina Brith, Druids, Good Fellows, Seven Wise Men, Mystic Band of Brothers, and other societies, are expected to swell our ranks in due time, so to receive the great benefits to be derived from ours, the most liberal and tolerant institution on the globe. It needs no prophetic eye to foresee the bright destiny of this great Order. When the late English High Court denied our petition for a Subsidiary High Court in the United States, the *Labor and Unity*, of London, an Ancient Forestric organ, was thus forced to exclaim:—"We are afraid that the question of American Forestry will have to be met before long in a more earnest manner than has yet been the case; and delegates will have to make up their minds to meet it on broad and comprehensive principles. 'Home Rule' will—it needs no prophetic eye to discover—be the cry of our American brethren, and this is the eventuality for which English Foresters will have to prepare themselves."

The Forestric press of England foresaw the impending storm, and here we are, as predicted, to strike for "Home Rule" upon "broad and comprehensive principles." England is jealous of American progression, and 55 years ago she treated Odd Fellowship precisely as she now treats Forestry, rules us with an iron rod, and denies us local self-government. We hold that the principles of charity are divine, and bestowed upon all humanity alike, so we accept them from God himself, not from our mother country, to whom we are in no way indebted. The principles of Forestry are ours as much as they are Britain's, no more, no less. We love them for their simplicity and beauty, and cling to them for their truth. They teach us morality, but impose upon us no religious dogmas, nor proscribe any one for his birth-place; they inculcate in our hearts a reverence for the Deity, but care not whether a brother worships God as a Unity or Triune. They are not intended to infuse brains into a cranium where there is no cavity for reception, nor send blood coursing through a heart of granite, nor create a man out of a beast. They only ask their votaries to be men, follow the instincts of conscious manhood, and aid each other in charity, always keeping in view the three great pillars of our Order, "*Libertas, Beneficentia, et Concordia*." Let us then to the work, and as we trudge along together in the humble walks of life, do not

forget what has brought us here, but bear in our minds the Websterian motto :—"Liberty and Union, *now and forever*, one and inseparable."

Bro. Caldwell then enquired of the convention whom they desired for President. Bro. Thos. Matts, of Court Independence No. 1, of New Jersey, nominated P. C. R. Michael E. Goodhart, of Court Ben. Franklin, New York, who, upon the motion being put, was made an unanimous choice of the convention. Bro Caldwell named Bro. Thos. Matts, and C. R. Jas. Jenkins, to escort Bro. Goodhart to the chair. After the President's appropriate speech, Chief Ranger Jas. Jenkins offered the following preamble and resolution, which were unanimously and vociferously adopted, most of the Convention rising from their seats with enthusiasm.

"*Whereas* the Ancient Order of Foresters having been fully tried for several years on this continent under the rule of the English 'General Laws,' and not having met with sufficient success in this country, owing to the arbitrary and vexatious government which those laws imposed upon the Order, and believing that an Independent High Court in America, with a liberal constitution and wholesome laws, would better serve the tastes and wants of the American people, and supply the necessities of all the members of the Ancient Order : Therefore be it

"*Resolved*, That we, the delegates in Convention now assembled, do hereby declare ourselves Free and Independent Foresters, and resolve to proceed forthwith to the formation of an Independent High Court of the United States of America and enact such laws for its government, for ourselves and our posterity, as shall be liberal, just, and equitable."

On motion of P. C. R. Caldwell, the following named Brothers were appointed by the President as a committee of seven to draft laws for the Order : A. B. Caldwell, Francis A. Davis, Morris C. Green, Herman Stiefel, Henry Bowen, William Smith, and William Lear.

Bro. Thos. Matts then moved a committee of seven to recommend High Officers to and for the High Court. The motion prevailed, and the Chair appointed as such committee, Bros. Thos. Matts, Samuel Gompers, William H. Britton, William Dobbs, Jacob Ankell, Dr. Silas Smith Lyons, and William Charles Nichols.

SECOND DAY'S PROCEEDINGS OF THE CONVENTION.

17th DAY OF JUNE—THE NEW ORDER CALLED THE INDEPENDENT ORDER OF FORESTERS—THE SUPREME BODY CALLED THE MOST WORTHY HIGH COURT—TITLE OF CHIEF OFFICER, MOST WORTHY HIGH CHIEF RANGER.

The convention reassembled, pursuant to adjournment, the band marching into the Hall heading the New York Delegation from the central depot. After cheers given to the delegation, President Goodhart called the convention to order, and announced the report of Committees. Bro. Caldwell, Chairman of Committee on Laws, made report of the Constitution, By-Laws, and Rules of Order for the M. W. High Court; Constitution, By-Laws, and Rules for State and Territorial High Courts; Constitution, By-Laws, and Rules for District Courts; Constitution, By-Laws, Rules and Code of Procedure for the trial of offences for Subordinate Courts, which, upon being read, discussed, and amended, were unanimously adopted.

Bro. Matts, Chairman of Committee on High Officers, made the following report:—

To the Honorable the President and Delegates of the National Convention of Independent Foresters:—

The undersigned, your committee, would respectfully beg leave to report and recommend to the convention the election of the following named Brothers as High officers of the Most Worthy High Court, namely: Most Worthy High Chief Ranger. Past Chief Ranger Alonzo B. Caldwell, of New York City; Right Worthy High Vice-Chief Ranger, Past District Chief Ranger James Saunders, of Illinois; Right Worthy High Permanent Secretary, Francis A. Davis, of New York; Right Worthy High Treasurer, Morris C. Green, of New Jersey; Right Worthy High Senior Woodward, William Chas. Nichols, of Pennsylvania; Right Worthy High Junior Woodward, William Dobbs, of Maryland.

Your committee have every assurance that the Brothers above named are true and Independent Foresters, are worthy and well qualified, and will accept the high trusts if elected. We have divided the positions, in our judgment, according to merit and localities where Forestry mostly exists in the United States.

The report was received and adopted, and the officers duly and unanimously elected, when the band struck up "Hail! Columbia,"

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amid cheers by the convention, and thus was the Independent Order of Foresters born, under the name of the Most Worthy High Court, with the title of Most Worthy High Chief Ranger for its chief executive officer, the subordinate officers having to be satisfied with the less pretentious, though no shorter title of Right Worthy High Vice-Chief Ranger, etc.

The President announced installation of officers, and appointed Bros. Matts and Jenkins as High Marshals. Bro. Caldwell was duly installed, assumed the gavel, and delivered the following inaugural address:—

BROTHER REPRESENTATIVES:

In the name of the Most Worthy High Court of the Independent Order of Foresters of the United States of America, I greet you and congratulate you upon your success in establishing a High Jurisdiction of Forestry in this our glorious land; and from the deepest recesses of my heart do I thank you for the high honor you have conferred upon me in electing me unanimously to the Chieftain-ship of this High Body. I fear your choice has been influenced more from a desire to reward early advocacy of our great cause than by a consideration of any peculiar fitness which I may possess for this high, honorable, arduous, and responsible position. However, I accept it, and will endeavor, with the aid and assistance of the good and true Foresters you have elected as High Officers with me, to bring to this official position the fullest powers of my mind, any good qualities of heart, and all the physical energies I may possess, to progress and elevate the standard of the Independent Order of Foresters in America. To accomplish this, my brethren, I opine no easy task. Our pathway will be filled with obstructions. We will be met with difficulties on every side, but we must bear up our trials with fortitude and patriotism for the sake of suffering humanity, rely upon the just God above us in aid of our glorious mission, and never weary in well-doing. To a true Forester there is no delight equal to the luxury of doing good to our fellow-man. As a bright example, he must be moral, temperate, and decorous; pay due obedience to his country's laws, and in all his dealings with the world he must be actuated by the golden rule of right—be honest, frugal, generous, and ever

"Watching the bedside and soothing the pillows
Of those who are plagued with a merciless pain,
And burying those who have crossed the river,
Ne'er to return to their court-rooms again.

Assisting the fallen, unfortunate brother,
To raise up and place him once more in the van;
Inculcating an earnest love, honor, and truth,
And teaching him proudly to say, 'I'm a man!'"

Our Order is formed for purposes of Benevolence and Friendship. Our duty is to visit the sick, relieve the distressed, bury the dead, protect the widow, and educate the orphan. "Liberty, Benevolence and Concord," are the great cardinal pillars of our Forestric Temple; let us then cherish them in a true, fraternal spirit, and the God of Peace and Love will be with us in our labors of Charity and Friendship. There is a rich heritage before us—it is not to be obtained by the spear or the sword, it is a moral conquest—a mission of humanity, the extension of relief, succour, education, and moral culture. In a Republic like ours, Independent Forestry will find a congenial and liberal home. Here it will have an ample field for inculcating its beautiful lessons of Morality and Benevolence, and, rising above intolerance and bigotry, above the turmoils of partisanship and sectarian strife, will teach its votaries to worship at one shrine in the cause of suffering humanity. It is the beacon-light whose golden sheen pilots the imperilled wanderer through breakers of vice and wrong to a haven of peace and safety.

In order to procure a rapid, healthful, and permanent growth of this Independent Order, something more than zeal in a worthy cause is needed. We must be thoroughly united and harmonious in our action, be cautious, wary, and brave, as well as active. Some of our Ancient brethren will at once assume hostilities towards us. The ambitious and jealous leaders will traduce and misrepresent us, and take advantage of every little imperfection; but we must not be indiscreetly drawn into any controversy, either in an aggressive or a defensive attitude. We must not retaliate, as our mission is of Peace, Friendship, and Love to our fellow-man. We must not be angry, as "soft and gentle words turn away wrath." Let us then, my brethren, cultivate the familiar acquaintance, the friendly relations, the interchange of fraternal courtesies and intimate sociability with our Ancient brothers, and make them *know* and *feel* that our true mission is Brotherly Love and not a war of persecuting rivalry or extermination. While we would feel a natural pride and pleasure in having all of them unite with us for our mutual good, we must not taunt or injure the feelings of the humblest brother by any unkind word or hasty action.

Let us vie honorably and deal gently with all those who may conscientiously differ with us. Time and Truth will correct every error, and the Searcher of all hearts will fix the destiny of Forestry in America.

The M.W.H.C.R. then installed the balance of the High elective officers, who took their respective stations, when he announced the following appointed officers, who were confirmed by the M.W.H.C. and duly installed:—R.W.H. Marshal, Samuel Gompers, of New York; R.W.H. Conductor, Henry Bowen, of New Jersey; R.W.H. Sen. Beadle, Francis Finn, of Troy, N.Y.; R.W.H. Jun. Beadle, Edward Thompson, of Ohio; R.W.H. Chap-

lain, Rev. Mr. Clute, of New Jersey; R.W.H. Messenger, Morris W. Hughes, of Pennsylvania.

The M.W.H.C.R. announced the following as his District Deputy High Chief Rangers, who are located by counties, and who were confirmed: In Illinois—James Saunders, Du Page Co.; Maryland—Theophilus George, Alleghany Co.; New Jersey—William Lear, Essex Co., Elmore J. Hazleton, Hudson Co.; New York—Michael E. Goodhart, George A. Williams, for 12th, 19th, 23rd and 24th Wards; Francis Finn, Rensselaer Co.; Ohio—Edward Thompson, Meigs Co.; Pennsylvania—William Charles Nichols, Luzerne Co.; Dr. E. N. Harpel, Schuylkill Co. Among the resolutions adopted after the organization of the Most Worthy High Court, two may be recorded, as follows:

R.W.H. Per. Sec. Davis submitted the following, which was unanimously adopted with cheers:

“Resolved, That the Executive Council be instructed to construct a suitable Ritual, and present the same for adoption at the next High Court meeting, by which the wives, daughters, and sisters of Foresters may participate in some degree of Forestry with their relatives.”

C. R. George A. Williams, Court United States, offered the following, which was declared carried:—

“Resolved, That all Ancient Courts hereafter declaring themselves for Independence, and making application to join this Order, the Executive Council may grant them dispensations and charters (when printed) and forward the Ritual and Key to same at the price of \$10.”

The M. W. H. Court then adjourned to meet again on the third Tuesday in October, 1875, in Philadelphia, Pa.

Shortly after the organization of the High Court or “Most Worthy High Court,” as it was called, a futile attempt was made to effect a reconciliation between the new Order and the Ancient Order of Foresters, as shown in the following correspondence:

To Hon. Jerome Buck and Col. A. B. Caldwell, the former High Chief Ranger of the Ancient Order, and the latter High Chief Ranger of the Independent Order of Foresters.

NEW YORK, MARCH 3rd, 1875.

DEAR SIRS AND BROTHERS,—As you both are personal friends of mine, I take this liberty of addressing you in order to effect a reconciliation between

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men and brothers, and to bring about a union of elements of Forestry in America; and, notwithstanding how much either of you may differ with me respecting the proposition I make herein, you will accord to me sincerity of purpose and a strong and earnest desire to promote 'Unity, Benevolence and Concord' among those whom a prejudiced misunderstanding has unfortunately separated. As a delegate who took an active part in the formation of the recent Subsidiary High Court, and also being prominently connected with other fraternities of similar character, I feel competent to advise, and flatter myself that my suggestions should have some weight, and believe I can suggest facts sufficient to be entitled to the most earnest consideration and deepest reflection of both of you. It is an old maxim among fraternities that in union there is strength, and we all know how good and pleasant it is for brethren to dwell together in unity, herein the necessity of all Foresters (whether Ancient, Independent, or those who are unfortunately like Mahomet's coffin suspended between both) to still remain friends and act in concert together for the accomplishment of the noble purpose we unitedly have in view. I believe that by a little self-denial and healthful advice of the Executive heads of the co-ordinate branches of Forestry a union can be as easily effected as heretofore was accomplished with the two bodies of Masonic Order of this State, and no less among the Oddfellows who have been divided for years into Northern and Southern New York, but whose union in 1866 formed a tower of strength and edifice of fraternal beauty in this State which at once sent a thrill of joy over the land and gave Oddfellowship an impetus where decline and almost ruin were imminent and apparent, but fortunately averted by the allaying of passion, prejudice and sectional pride, and the exercise of self-denial on the part of the leaders of both parties.

It is to consummate a similar beneficial result that I address this to you and trust you will listen not only to reason but to that sympathy which dwells in each Forestry heart. You are both good exponents of your respective organizations—young, active, zealous, eloquent speakers and ready debaters, have the entire confidence and esteem of your votaries, and much will devolve upon your individual efforts if you honestly desire the advancement and prosperity of American Forestry. My proposal is that each of you select two of your most trusted members as a committee of conference to act in conjunction with yourselves, select an umpire, and endeavor to unite upon a fair and equitable basis of settlement. I believe that such a conference would be prolific of good, in more ways than one, at least it is worthy of trial.

As I address both of you as brothers, I ask individual replies, when it will be gratifying to know that you have united with me to make so noble an effort for the promotion of peace, harmony and good will.

Respectfully and fraternally yours,

J. P. SOLOMON.

To which the two High Chiefs responded respectfully as follows, as was understood to be at the earnest request of Brother

Buck, he having seen the unparalleled success of the Independent Order and the retrogression of the English Order in this country.

(From the English High Chief.)

SUBSIDIARY HIGH COURT, A. O. F., NEW YORK, MARCH 5TH, 1875.

J. P. Solomon, Esq.,

MY DEAR SIR AND BROTHER,—I have long known and admired the warm and generous impulses of your good heart and have felt that were it possible that the lofty, liberal and charitable views you hold to your fellow men could be practised, our fallen manhood might not altogether despair under the harsh and almost unrelenting conditions of present existence. Your communication upon the union of both branches of Forestry is before me, and it is ineffaceably stamped with the exalted personal characteristic I have mentioned, and I warmly thank you for asking me to join you in any generous, loyal, manly action that may advance the interests of humanity without the sacrifice of personal or official dignity and honor. The latter, I believe conscientiously, you would not incur, for I know you are delicately sensitive as to the means as well as the ends and would not justify the former unless they were as high and as pure as the ends to be achieved. I deeply deplore that there should be any factitious divisions in Forestry, and surely it seems ridiculously absurd that there should be two bodies both alike organized, holding the same beneficial tenets, practising the same objects with almost the same forms and ceremonies, but both in disdainful clashing and impinging rivalry impending the blessed and holy purposes of one common society. We purposely frustrate the grand designs of the institution. We exhaust in envious and unfraternal jealousy the means of good before we can dispense them. The philanthropic measures of one division collide with those of the other. Our hearts are apt to be made rancorous, stern, inflexible and unforgiving by hatred, and the most turbulent and unfraternal feelings are aroused and let loose by silly, shallow and abortive recrimination. It is most unfortunate that the clansmen in the heat and haste of sincere or stimulated passion get beyond the call of the leaders, and injure more the cause they badly represent than their foes. Again, how idle and preposterous seems our votive ties! It is almost sacrilegious and the basest profanation of our altars solemnly to promise constancy, fidelity, charity and love, and then turn with "eyes on fire" to those who have participated in our common obligations, and revile, defame and seek to destroy. It becomes the most wretched and offensive hypocrisy; our vows are as ropes of sand, "and should be whistled down the wind" as insincere and mendacious; our proud motto of "Unity, Benevolence and Concord" becomes a hollow mockery by words and jeers, for the contempt and ridicule of right-headed, right-minded and right-handed men. But why dwell upon the manifest absurdity of allowing a secret society to be broken into fragments or divided by schism, and especially Forestry? Indeed I never see the divine shibboleth of our Order without feeling a rebuke that anything should sepa-

rate those whom God has joined together, that we should be divorced from brothers who should be linked to us with clasps of steel, to ameliorate the condition of our fellow men, to soften the aspirations of life, to hush with gentle words, unavailing sobs and sorrows, to arrest with kindly hands wayward steps, to wait and watch and pray at the bed of sickness, and even in the dread presence of death to stand firmly beside the shrinking form of our brother man, pointing and cheering with an unfaltering trust the escaping soul to the ilimitable and unbroken beatitude of the skies.

The examples of the Masons and Oddfellows cited by you signally attest the benefits resulting from *Unitas, Benevolentia et Concordia*. How is the benignant and much desired result to be obtained. I think it will devolve wholly, almost exclusively, on yourself.

Si Pergama dextera defenda potuit hacc defensa fuisset.

Troy can only be taken by thy right hand. You must of course arrange all the formalities of meeting for discussion; sedulously to keep away from the committees all foreign matters that may increase irritation and widen the chasm, to teach patience, forbearance, self-sacrifice, and the single unclouded love for Forestry and its principles, by whomsoever dispensed and practised. Have you carefully, sagaciously and prudently matured your plan? For myself, I will lay aside all the "pomp and circumstance" of office, and join you most heartily in any feasible way to unite the Forestry fraternity wherever dispersed, cheerfully surrendering any office, submitting to any wholesome and proper plan for the general good, utterly eschewing personal elevation or importance, to lock shields with all true faithful brothers in the blessed cause forever and aye. Of course I am unalterably attracted and attached to the Ancient Order, and could think under no circumstances of severing my connection with it, or have my fealty to it in any way impaired or impugned, for it has and will hold my life, love and loyalty. There, perhaps, you may have trouble with the Independents, but, whether you have or not, believe me that I shall do all in honor, conscience and manhood to bring peace and happiness, and unity and perpetuity among the Foresters in America. For your kind personal expressions, please accept my grateful acknowledgments. I believe I have comprehensively answered your communication, and will submit your proposition to my Council, who will appoint a committee of conference without delay.

Fraternally yours,

JEROME BUCK, H.C.R., A.O.F.

From the Independent High Chief.

INDEPENDENT ORDER OF FORESTERS, MOST WORTHY HIGH COURT OF THE
UNITED STATES OF AMERICA, EXECUTIVE COUNCIL, 6 CITY HALL PLACE,
NEW YORK, MARCH 8TH, 1875.

Hon. J. P. Solomon.

DEAR SIR,

Your kind and fraternal letter addressed to Brother Jerome Buck and

myself respecting the union of Forestry in America, is entitled to great consideration, coming as it does from an old friend, one, too, who belongs with me in two other Orders,—the Masonic and Oddfellow organizations—and who was also initiated with me in the Ancient Order of Foresters. I laid your letter before the council and they authorized me to make reply. Your idea of consolidating “the co-ordinate branches of Forestry” in this country, in the same manner as was done in the respective divisions of the Masonic and Oddfellows Orders of this State I cannot comprehend. I attended both of those unions, but see no similitude in those events to the one you seek to accomplish by a like reconciliation, as Masonry, is the universal organization spoken in every language of the civilized world, is governed by no general fountain-head, and its division in this State was but a mere local separation and was easily cemented by simply joining the two pieces together. So, too, was it in the Oddfellowship organization, only a reunion of a former divided body, but now you have a different case entirely, two distinct organizations, likened to each other only in name and principles. The laws, rituals, regalia and systems of the two bodies are in every way dissimilar, in fact, diametrically opposed to each other; besides, the one you belong to is exclusively under the English jurisdiction, while the one I belong to has absolutely absolved itself from such allegiance. Ours is Independent, having its own High Court in America, while yours is monarchical in form, and only a sub-agent of a principal foreign High Court with no power or authority to treat with our High Court, which is principal. If the English High Court or its Executive Council and the Independent American High Court or its Executive Council were to confer together as you propose, it would in my judgment, be more proper, on account of their absolute and co-relative powers, but as it is, I can see but little hope of that success you so fondly predict might ensue from the proposed conference. Nevertheless, I shall accede to your request, seeing no harm or dishonor likely to grow out of it, and I do so for the following reasons. First, to prove to our Ancient brethren in this and the mother country, that we hold no personal animosity toward them, and that we desire at all times to treat them as brothers of a kindred society. Second, that a conference might in some future day, if not now, lead to mutual visitation and relief between Independent American Forestry and Ancient English Forestry, upon such plan as I have ever advocated in Oddfellowship, and which had the sanction of that renowned and lamented Oddfellow, Past Grand Sire John A. Kennedy. Third, that if no basis of union could be arrived at, we might inaugurate a fraternal feeling and an era of goodwill, at least such as exists now between all other charitable societies in America which are based upon Charity, Truth and Justice. It is scarcely nine months since Independent Forestry blew the bugle blast of liberty, and seceded from the English jurisdiction. Since that time the Spartan nucleus has grown into a permanent and powerful Order, numerically and financially strong, and full of zeal and happiness. As its first advo-

C.O.F.

COURT OF THE
HALL PLACE,
1, 1875.

the Buck and

cate in America and present standard-bearer, placed at its head against my protest, I regret not the labor, means, and sacrifices of rest and home comforts it has cost me, and while I stand ready at all times to step aside and make even greater sacrifices in labor and means, if it were essential, to unite our brethren in America and the mother country upon principle and equality, yet I cannot and will not strike the victorious colors of Independent American Forestry to an English rival in "the land of the free and the home of the brave."

But, my brother, I accept your letter as a flag of truce, coming as it were from a foreign enemy (but not "*Timeo Danaos et dona ferentes*"), and even in the flush of victory we receive it in a fraternal spirit, and shall respect and honor the brother who bears it to our camp. Therefore, if your proposition meets with favor by Brother Buck and his Council, I shall be pleased to meet him with two conference brothers from our organization, and will unite upon yourself, as umpire, to meet at your office at any time it may be most convenient for all parties concerned.

Very respectfully and fraternally yours,

A. B. CALDWELL, M. W. ,

High Chief Ranger.

Another letter was received from Bro. Solomon, to which Bro. Caldwell responded, both of which appear as follows:—

NEW YORK, MARCH 17TH, 1875.

DEAR SIR AND BROTHER,

Your fraternal response to my communication of the 3rd affords me the satisfactory assurance that my humble efforts towards a union of the Forestric bodies of this country will not prove fruitless. If you will kindly forward me the names and addresses of the brethren you have selected to represent you in the proposed conference, I shall place myself in immediate communication with them and proceed at once to business.

Fraternally yours,

J. P. SOLOMON.

NEW YORK, MARCH 18TH, 1875.

DEAR BRO. SOLOMON,

Yours received, requesting our side of the conference to be named. We name yourself as umpire, and Bro. Thos. Matts, of New Jersey, and Bro. Peter M. Morgan, of New York, as members of the conference.

Yours fraternally,

A. B. CALDWELL, M. W. H. C. R.

Bro. Buck named his side of the conference,—Bros. Henry Roffe and Robt. Hastings. Two meetings were held at Bro.

Solomon's residence, but Bro. Buck positively refused to attend, after learning that the Independents were to raise the question of the "Subs'" right to treat with them, as it was clearly understood by the limited power given to the "Subs" that they could do nothing as agents in this country, except by and with the consent of their principal in England. However, that question was waived, and the Independents pressed the spokesman on the Ancient side to present propositions but he denied having any. He wanted an adjournment to think it over, but the Independents withdrew from the conference, after presenting the propositions they had prepared, as follows:—

For the purpose of effecting a union of the co-ordinate branches of Forestry in the United States, we, Jerome Buck, Henry Roffe, and Robt. Hastings, of the Ancient side, and Alonzo B. Caldwell, Thomas Matts, and Peter M. Morgan, of the Independent side of Forestry, and Jacob P. Solomon, selected by both sides as umpire, do hereby stipulate and agree to and with each other (providing that the Ancients and Independent Courts in America ratify and confirm the same):

First: That we base a union of all the courts on this continent to be named and styled "American Forestry," and the High Body to be termed "The High Court of Forestry of the United States of America." That all the laws, rules, and regulations governing said body and the subordinate courts under its jurisdiction, in the United States, shall be exclusively such as said High Court from time to time may enact, and said High Court shall have full power to issue all dispensations for opening new courts in the American jurisdiction; also all rituals, certificates, cards, forms, formulas, lectures, ceremonies, signs, tokens, emblems, pass-words, etc., except such as shall hereafter be named, and prescribe such regalia as the united Order may necessarily require and agree upon.

Second: And for the purpose of having the co-operation of the mother country, and to secure to ourselves and our Transatlantic brethren mutual visitation and relief, we hereby agree to accept and adopt from the High Court of England, the fountain-head of Forestry, its prescribed common seal and general emblem, its annual travelling pass-word, a Forester's token, and general pass-word, entern sign and countersign, providing the English High Court and the American High Court shall mutually agree upon an obligation to be administered to all visitors before entering either the Union Courts on this side, or the Ancient Courts on the other side of the Atlantic.

Third: That in the event of such union, each of the present branches of Forestry on this continent shall discharge its own indebtedness and all liabilities incurred before being received into the union.

Fourth: That the several courts in each branch now formed be allowed to use their present regalia for the period of three years, commencing from the date of the union, and that during such time the respective regalia shall be recognized by each branch, but after that time such courts, as well as new courts to be formed under the union, shall use the regalia that the United Order in this country shall prescribe.

Fifth: That for the carrying out of this compact, a copy of the same shall be transmitted to the Executive Council of England, signed by this Mutual Conference Committee, and attested by the seals of the Subsidiary and Independent High Courts, with the request that the same be laid before the English High Court for its approval, and that copies of the same be sent immediately to all the Ancient and Independent Courts in America for their ratification and adoption; and, in case of such mutual ratification, a special High Court meeting shall be called by the two E. C's. in this country, which meeting shall consist of one representative from each Ancient and Independent Court, and proceed to enact suitable laws, etc., as expressed in the first paragraph of this compact, and to choose officers for the united High Court, such representation to be made equal, as agreed upon by the two E. C.

To all of which we pledge ourselves, individually and unitedly, to use our influence to carry out in good faith, from the date hereof.

Bro. Solomon expressed himself satisfied with these propositions except he would advise in lieu of the word "American" to substitute "The High Court of the Order of Foresters of the United States," which the Independents accepted, but the Ancients rejected

It would appear from the foregoing record that immediately after the Independent Order of Foresters came into existence that then the Mother High Court of the A. O. F. granted a charter for a "Subsidiary" High Court for America, thus acknowledging the righteousness of the demands of the founders of the I. O. F. The correspondence we have just given was between the representatives of the Subsidiary High Court of the A. O. F., irreverently referred to as the "Subs.," and those of the I. O. F. However, the olive branch came too late; the Rubicon had been passed, and henceforth the two Orders led a separate existence, and for a time each did its best to destroy the other.

CHAPTER II.

THE FIRST ANNUAL COMMUNICATION OF THE MOST WORTHY HIGH COURT—ADOPTION OF AN ENDOWMENT LAW.



HE first Annual Convocation, called in the records the second, of the M. W. H. Court of the United States, was held in the City of Philadelphia, Penn., commencing Tuesday, 19th October, 1875, at 9 a.m.

The sessions were held in the Handel and Haydn Hall. Upon roll-call of the officers, the following were found to be present:—

Alonzo B. Caldwell, M.W.H.C.R., presiding.

Wm. Lear, R. W. H. V. C. R., *pro tem.*

Francis A. Davis, R. W. H. Per. Sec.

Morris C. Green, R. W. H. T.

Wm. C. Nichols, R. W. H. Sen. Woodward.

Wm. Dobbs, R. W. H. Jun. Woodward.

John Selser, R. W. H. Sen. Beadle, *pro tem.*

Charles Sykes, R. W. H. Jun. Beadle, *pro tem.*

Edmund D. Barthe, R. W. H. M., *pro tem.*

Jonathan C. Fincher, R. W. H. Cond., *pro tem.*

Rev. Wm. Raybould, R. W. H. Chap., *pro tem.*

Morris W. Hughs, R. W. H. Mess.

The M. W. H. C. R. then called up the court, and announced that before the High Court could be legally opened, the Representatives and visiting P. C. R's. present should take the M. W. H. Court degree, which was duly conferred upon all present. After singing, and an opening prayer, offered by the R. W. H. Chap., a quorum being present, the M. W. H. C. R. ordered the R.W.H.M. to proclaim the M. W. H. C. duly and legally opened.

The record presented by the officers made a most creditable showing. Since the founding of the Order 46 new courts had been instituted, including the three already mentioned as being

in existence at the time of the convention. In addition to these 46 courts, two courts for the ladies, one at Plymouth, Pa., and the other at Middleport, Ohio, were organized, under the titles of Lady Lafayette Miriam Degree Court, and Hope Miriam Degree Court. These courts were scattered over 11 States of the Union as follows :—

New York, 13 courts.	Pennsylvania, 10 courts.
Ohio, 7 courts.	West Virginia, 4 courts.
New Jersey, 3 courts.	Maryland, 3 courts.
Illinois, 2 courts.	Michigan, 1 court.
Massachusetts, 1 court.	Missouri, 1 court.
Connecticut, 1 court.	

At this session rituals were adopted, not only for the subordinate court degree, but for the ladies' degree called Miriam Degree, and the uniformed degree, which was named Glenwood Degree. The subordinate court degree ritual was simply the ritual of the Ancient Order of Foresters, with the necessary alterations required by the change of the name of the Order. At this time no insurance benefit existed in connection with the system of the Ancient Order of Foresters which they had just left, and we apprehend that the Independent Order of Foresters might have been fairly described as the Ancient Order of Foresters with a slight change in the name and with the addition of an insurance department, which, when perfected, would give to the beneficiaries of the members of the new Order an insurance benefit of \$1,000. The scheme presented by the Executive Council and adopted by the Most Worthy High Court was an exceedingly simple one. It consisted, as will be seen, by each surviving member paying 10c. upon the death of a brother Forester, and the sum realized, whatever it might be, provided it did not exceed \$100, was paid to the beneficiary of the deceased brother. These contributions were not sent to the supreme officers, but were sent to the Treasurer of the Subordinate Court where the death occurred. There was no distinction made in respect of age so far as these contributions were concerned, each member, whether old or young, paid his ten cents as his contribution towards the

relief of the widow and orphans of the deceased brother. This crude endowment law continued as the law of the I. O. F. until 1879, when, at the session of the Most Worthy High Court, held in the City of London, Canada, the first radical change was made. The changes made at the Louisville session, and at the St. Louis session, though not radical, were far reaching in their effects upon the Order. These changes will be noted in the Chapter on Endowment Laws.

In the light of the experience of the present day, it would seem incredible that any organization could be formed giving insurance benefits without requiring a regular medical examination, but it is nevertheless true, that up to the year 1879 no regular medical examination forms were in existence, not being required by the Supreme Body of the Order. As a matter of fact, the first 7,000 or 8,000 members were enrolled, as was the present Supreme Chief Ranger, by simply answering five questions, as found on page 71, and being looked over, not examined, by the Court Physician.

With such a beginning, it is not a matter of surprise that in a few years the mortality rose to twice the figures which are being experienced in the Order at the present day. We suspect also that at the start, and for a year or two afterwards, there was practically no limit to age exacted from applicants for admission to the Order. The following is an epitome of the financial statements presented by the officers:—

Received for supplies.....	\$1614 20
“ from contributions	464 46
	<hr/>
	\$2078 66
Paid disbursements for supplies	\$1131 78
“ Kent's printing account.....	390 78
“ Management expenses.....	446 70
	<hr/>
	\$1969 26
Balance in treasury.....	\$ 109 40
Amount due under Art. XIX. of Constitution.....	\$ 56 99
“ “ for regalia.....	45 00
Value of assets as per schedule “B”.....	313 10
	<hr/>
Total worth of H. C.....	\$524 49

The following report of the Credential Committee shows the courts which were represented, and by whom, and from what State they came:—

To the Most Worthy High Court of the United States.

The Special Committee on Credentials respectfully beg leave to report, that we have thoroughly examined the certificates of the High Representatives, and find the following correct, and that the Representatives named therein are entitled to seats in the Most Worthy High Court:

NEW YORK.		
<i>Courts.</i>	<i>Regular.</i>	<i>Proxy.</i>
United States, No. 1.	James B. Farley.	Thomas V. Cater.
Empire City, No. 2.	Jacob Ankel.	Edmund Kohn.
Benjamin Franklin, No. 3.	William J. Connelly.	Charles Sykes.
Independence, No. 4.	Abraham Lederer.	David Konigsberg.
Celestine, No. 5.	Charles Levy.	
Francis, No. 6.	Samuel Miller.	
George Washington, No. 7.	Benjamin B. Pitcher.	
Charter Oak, No. 8.	William W. Newth.	
Jacob's Tent, No. 9.	Peter M. Morgan.	A. B. Caldwell.
Arion, No. 10.	Isaac Niner.	Charles Sykes.
Elmira, No. 11.	Michael H. McGrath.	Francis A. Davis.
Prosperity, No. 12.	Henry Griffin.	William Morris.
King Solomon, No. 13.	Morris Thalheimer.	Jacob Levi.
District Court, No. 1.	Mich'l E. Goodheart.	Isaac Niner.
PENNSYLVANIA.		
Washington, No. 1.		E. N. Harpel.
Progress, No. 2.	Evan T. Morgan.	James Herring.
Charles Sumner, No. 3.		Morris W. Hughes.
Star, No. 4.	Edmund D. Barthe.	
Flower of the Forest, No. 5.	Evan G. Davies.	George T. Davies.
Welcome Strangers, No. 6.	George W. Mitchell.	James Morton.
Hazel, No. 7.	Jonathan C. Fincher.	
Rose of the Valley, No. 8.	George Faircloth.	
George Washington, No. 9.	William C. Nichols.	
OHIO.		
Purity, No. 1.	William T. Jones.	
Enterprise, No. 2.	Robert M. Cordes.	
Faith, No. 3.	Edward Thompson.	
Pride of the West, No. 4.	Alfred Goaks.	Robert M. Cordes.
Caldwell, No. 5.	Alfred Chase.	
Forest, No. 6.	John F. Lincoln.	

<i>Courts.</i>	<i>Regular.</i>	<i>Proxy.</i>
Liberty, No. 1.	William Raybould.	Benjamin B. Pitcher.
Energy, No. 2.		William Raybould.
Fidelity, No. 3.		Jacob Ankel.
Flower of the Forest, No. 4.		
NEW JERSEY.		
Independence, No. 1.	William Lear.	
General Kearney, No. 2.	Walter Dickinson.	Morris C. Green.
Columbia, No. 3.		Thomas Matts.
MARYLAND.		
Liberty, No. 1.	William Dobbs.	Daniel James.
Purity, No. 2.	Samuel Miller.	
Mount Pleasant, No. 3.		William Dobbs.
ILLINOIS.		
Garden City, No. 1.	George H. Blanchard.	
Star of the West, No. 2.	John Ormond.	
CONNECTICUT.		
Washington, No. 1.	John Propson.	
MICHIGAN.		
Detroit, No. 1.	James A. Randall.	
MASSACHUSETTS.		
Bay State, No. 1.	John Selser.	
MISSOURI.		
America, No. 1.	E. F. Hartzell.	Dovey T. Squire.

The report of the Finance Committee will be of interest to the members of the present day. It is as follows :—

To the Most Worthy High Court of the United States.

The Committee on Finance respectfully beg leave to report that they have had under consideration the several suggestions of the M. W. H. C. R., as mentioned in his annual address, and we come to the conclusion—

1st—That we recommend his suggestion to not levy any fixed amount of assessments upon members or courts during the present term, except for endowment, which shall be *ten cents* per member. If any amount is needed, and we incline to think, from the past good management, that very little, if any, will be, it can be raised by the E. C. under Article XIX of the Constitution, and, in such case, we recommend that no greater amount shall be raised than may actually be required to defray the balance of accrued indebtedness.

2nd—And we also recommend that no assessment shall be levied upon courts for mileage in travelling expenses of High Court Representatives, or of High Court officers, but that each court shall defray the expense of its own Representative to the Most Worthy High Court; and we further recommend that, where courts are able in funds, and possess P.C.R.'s in good standing, each and every such court shall be enjoined, and is hereby ordered, to send a regular or a proxy Representative to the Most Worthy High Court.

3rd—And, for the purpose of raising ways and means, and of placing new courts on a par with the present courts now constituting the Order, we recommend that the E. C. charge all new courts coming in during the present term the sum of \$10 additional to the amount now charged for the necessary paraphernalia.

Respectfully submitted, in L. B. and C.,
WM. RAYBOULD,
E. G. DAVIES,
JACOB ANKEL,
HENRY GRIFFIN,
Committee on Finance.

This report contains the only reference to the Endowment Law presented by the Most Worthy High Chief Ranger and adopted by the High Court, and does not appear again in the records till two years later at the Louisville session. On page 97 of the minutes of the proceedings of that session, we find the first published, Endowment Law, with a note that it is the old law slightly amended. This law, as well as the other Endowment Laws, can be found in chapter vi. A study of that chapter will show how, from simple beginnings, the law has developed, until to-day the Order has, perhaps, one of the most perfect Endowment Laws in existence. The original law, as already stated, was exceedingly simple in its provisions, the main features thereof were these:—When a member of a court died, notice thereof was sent to the Supreme Secretary, giving, at the same time, the name and address of the treasurer of the subordinate court and a certificate that he had given special bonds. At the beginning of each month the Supreme Secretary issued a call giving the names of the brothers who had died during the preceding month and for whom due notice had been sent to him, and the names and numbers of the courts of which they had been members, and the names of the treasurers of the subordinate courts to whom remittances were to be made. The courts had forty days in which

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1. FIRST AMERICAN BENEFICIARY.

Widow of Francis Ellis, of Court Ben. Franklin, No. 3 N.Y., who died 20th October 1875.

Received \$143.70, under the old 10 cents endowment plan.



FIRST CANADIAN BENEFICIARY.

Widow of Wm. Couch, of Court Hope, No. 1, London, Ont., who died 25th August, 1877.
Received \$604.36, under the old 10 cents endowment plan.

to make the remittance, while the members had thirty days from the date of the call to pay their assessments. It follows, from the above, that if a call contained the announcement of say five deaths, each subordinate court in the jurisdiction had to send its share, which was the sum of ten cents from each of its members, to five different subordinate court treasurers, located in various parts of the United States and Canada, as the case may be. The subordinate court treasurers were charged with the duty of paying the amount received from the subordinate courts over to the beneficiaries of the deceased brother, and the trustees were charged with the duty of obtaining a receipt from the beneficiaries for the moneys paid to them by the Order, which was afterwards sent to the Supreme Secretary. The maximum amount that any beneficiary could receive was \$1,000; but, until an assessment yielded \$1,000 or more, beneficiaries had to be content with only whatever amount was realized by the one assessment. As a matter of fact, the first assessment yielded only \$143.70, which was paid to the beneficiaries of Brother Francis Ellis, of Court Ben. Franklin, No. 3, of New York. By the way, this death was not numbered. No. 1 being assigned to the second death in the Order, that of Brother Thomas Henshall, of Court Rose of the Valley, No. 8, Pittston, Pa.

This cumbrous system was continued until the fourth annual session of the Supreme Court, held in St. Louis, Mo., in November, 1878, when a change was made, requiring all the remittances to be sent to the Supreme Treasurer.

Nothing more of interest was done at the first annual session, except to adopt a regalia, the style of which is fully set forth in the following Article XXI. of the Constitution, or, as it was then called, General Laws, to wit:—

ARTICLE XXI.

The regalia for the members of the Order shall be as follows, to wit:—

Collars of subordinate courts shall be red, white and green, pattern as prescribed by the E. C., closed in the centre with an appropriate star or button of white or silver color. Rosettes, composed of red, white and green colors, with a moose head in the centre, may be worn on all regalias, or as a separate rosette. A white or silver star, or moose head, may be worn on the left breast, same size as below.

The Chief Ranger shall wear a red, white and green collar, trimmed with yellow lace, a yellow star in front, closing the collar, and one yellow star on each lower corner. Yellow cross mallets shall be worn on the left breast, the initial letters, C. R., in yellow on the right breast, and the emblem, a yellow moose head, about one inch in length, and three-quarters of an inch in width, on the left breast—all attached to the collar.

The Vice Chief Ranger shall wear a red, white and green collar, trimmed with white or silver lace, a white star in front, closing the collar, and one white star on each lower corner. White cross mallets shall be worn on the left breast, the initials, V. C., in white on the right breast, and, if desired, the emblem, a white moose head, same size as the C. R.'s, may be worn on the left breast—all attached to the collar.

The Secretary, Assistant Secretary, Treasurer, Senior and Junior Woodward's, Senior and Junior Beadles, shall each wear a red, white and green collar, trimmed, if desired, with white lace, and a white star, or moose head on the left breast. Each collar shall be closed in the centre by a white star or button, and contain a white star on each lower corner. There shall be worn on the left breast of the Secretary's collar a set of cross-pens, white color, and on the right breast the initial letter, S., in same color; on the Assistant Secretary's collar, same sides and color, a single pen and the initial letter S.; on the Treasurer's collar, same sides and color, a set of cross-keys and the initial letter T.; on the Senior and Junior Woodward's collars, same sides and color, on each a set of cross axes, and the initial letters, S. W., on the Senior Woodward's collar, and the initial letters, J. W., on that of the Junior Woodward's; on the Senior Beadle's collar, same sides and color, a set of cross shepherd's crooks, and the initial letters, S. B.; on the Junior Beadle's collar, same sides, a yellow bugle, and the initial letters, J. B., in white.

The stars used on the lower corners of the collars of the C.R. and V.C.R. shall be about two and a half inches in diameter; those used in the centres, closing those collars, shall be about two inches in diameter; those used for the other above mentioned officers' collars shall be, for the lower corners, about two inches in diameter, and for the centres, about two inches in diameter. The stars mentioned above, as may be worn on the breasts of officers' or members' collars, shall be about one inch in diameter.

The Chaplain's regalia shall be a sash worn over the left shoulder and under the right side, made from red, white and green cloth, on the lower ends, and the upper body all white. The trimmings shall be of white lace, white fringe on the bottom ends, and a white star about two and one-half inches in diameter on each end, and a white star or button closing the lower centre. On the left breast, a white Bible, and above that a white letter C.

The Physician's regalia shall be a sash, similar in pattern to the Chaplain's, red, white and green, except the upper body to be equally divided between red and white cloth lengthwise, and the trimmings to be all yellow, lower

stars same size as the Chaplain's. On the left breast, a yellow star about an inch in diameter, and the initials, M.D.

The regalia for Miriam Courts shall be the same as worn in subordinate courts, except those used by lady members, which will be a collar of red, white and green, disunited at the top, and closed by a clasp. On the lower pointed centre, a yellow star and a yellow tassel, on the right breast the letter M., and on the left breast a yellow star, about three-quarters of an inch in diameter.

The regalia of candidates for initiation shall be a green sash, worn over the left shoulder, and crossed underneath the right arm.

After transacting considerable business of a routine character, the Most Worthy High Court was brought to a close.

The following were elected members of the Executive Council, after which the Most Worthy High Court adjourned, to meet the following year at Cleveland, Ohio:—

M.W.H.C.R., A. B. Caldwell, New York.

R.W.H.V.C.R., Henry Griffin, Rochester, N.Y.

R.W.H. Per. Sec., E. G. Davies, Wilkesbarre, Pennsylvania.

R.W.H.T., M. C. Green, Harrison, New Jersey.

R.W.H.S.W., R. M. Cordes, Cleveland, Ohio.

R.W.H.J.W., John Selser, Worcester, Mass.

The second annual session was held in the City of Cleveland, Ohio, commencing 17th October, 1876. There were present the following principal officers:—

M.W.H.C.R., A. B. Caldwell.

R.W.H.V.C.R., H. Griffin.

R.W.H. Per. Sec., E. G. Davies.

R.W.H. Treas., *pro tem.*, R. S. Bickel.

R.W.H.S.W., R. M. Cordes.

R.W.H.J.W., *pro tem.*, W. T. M. Figg.

Representatives were present from subordinate courts in twelve States and from Canada as follows:—

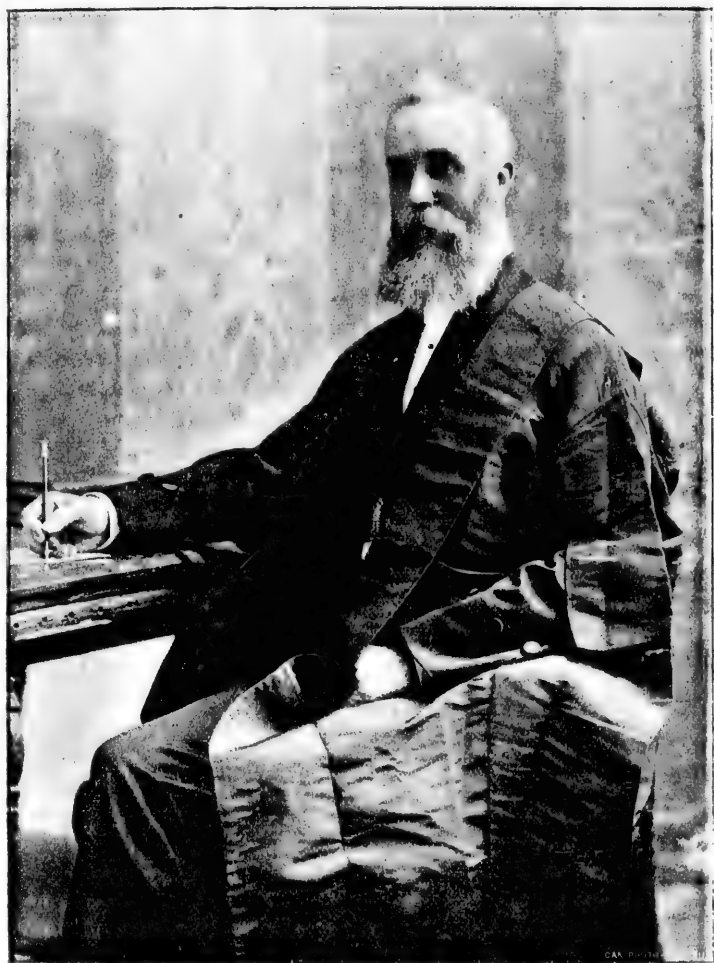
New York,	15.	Ohio,	16.
West Virginia,	11.	Pennsylvania,	7.
Michigan,	4.	Illinois,	4.
Missouri,	4.	Maryland,	3.

Canada,	3.	Massachusetts.	2.
Kentucky,	2.	New Jersey,	1.
Indiana,	1.		

The M. W. H. C. R., in his report, presented the names of 40 new courts instituted during the year. It appears, however, that the only new territory opened up was Kentucky and Canada. Of the admission of Canada to the fraternity, the M. W. H. C. R. deemed it worthy of special notice in his report. He said :—

It is highly gratifying to our American brethren that our Ancient brethren of the English Order in Ontario are throwing off the old garb of Forestry and adopting the new and approved system. It is a coincidence worthy of mention to state that Court Hope, No. 1, of London, Canada, was instituted into Independent Forestry on the evening of the 26th April last, the very day of that month in 1819, when Oddfellowship in this country declared itself free and independent from the Manchester Unity. Three courts have seceded from the Ancient Order in Canada and united with us. No. 4 has declared, and several others are favorably discussing the feasibility of independence. Our doors are open wide to our Canadian friends, and we promise one and all of the A. O. F. courts, that, when they unite with us, they shall share all of our beauties and benefits as a band of brothers, and the union shall never be marred by any national prejudices on this side of the water, but shall be kept intact as a fraternal compact never to be tarnished or broken. We therefore welcome you, Brother Representatives present from the British soil, and assure you and the courts you represent, that all the honors, beauties and benefits of Independent Forestry are as much yours as ours, and shall be equally enjoyed by us in the union until the end of time.

It is worthy of note that among the members of Court Hope, No. 1, which received its dispensation on the 4th of April, 1876, and was instituted on the 26th of the same month, and has had a continuous existence from its institution down to the present time, was our distinguished brother, His Honor Judge W. W. Fitzgerald, Q. C., Past High Chief Ranger and Past Supreme Counsellor, now the oldest Forester in Canada, and for that reason affectionately dubbed by his brethren "Grandfather." In the minutes of the proceedings of the session of the M. W. H. Court are incorporated the following, as being taken from the City press, concerning the parade and banquet given in honor of the Most Worthy High Court.



JUDGE W. W. FITZGERALD,
PAST HIGH CHIEF RANGER, ONTARIO.



B. W. GREER, D.S.C.R.,
SUPREME AUDITOR.

The City flags were raised in honor of the occasion. At half-past one o'clock the various courts of the Independent Order of Foresters in the City met on the corner of Franklin and Pearl-streets, where the procession was formed under the command of Alfred Goakes, Grand Marshal, in the following order :—

Heydler and Kupper's band.

Police Escort.

Court Caldwell.

Court Humboldt.

Court Enterprise.

Court Sahbele.

Oriental Cornet band.

Court Schiller.

Court Pride of the West.

Visiting Brothers.

Delegates to the High Court.

Officers of the High Court in Carriages.

The line having thus been formed, the march was taken up over the following route ; down Pearl to Detroit, to Kentucky, to Franklin, to Taylor, to Lorain, to Columbus, to Centre, to Water, to St. Clair, to Ontario, to Broadway, to Perry, to Woodland, to Erie, to Superior, to Weddell House.

The procession numbered about 500 Foresters, and attracted much attention as it moved through the various parts of the City.

The banquet in the evening, held at the West Side Rink, was an immense success. Four long tables were spread the entire length of the rink, and groined with the delicacies of the season. Besides these, a large table was extended lengthwise of the Auditorium, around which sat the High Court officers and delegates ; and where toasts, speeches and songs were indulged in, interspersed with music by the band. Venerable Past High Chief Ranger Caldwell responded to "Independent Order of Foresters ;" Most Worthy High Chief Ranger Griffin replied to the "Executive Council," D.D.H.C.R. Goakes made himself agreeable to "The Ladies," while the next toast was "Women," responded to in a witty strain by Judge Randall of Michigan, whose remarks kept the table in a roar.

V. P. H. C. R. Caldwell complimented the loyalty and energy of the Canadian Independence, and gave us a voluntary toast, "Canada," and called on R. W. High Treasurer John R. Peel of Ontario, to respond, who replied in an able and eloquent manner amid repeated cheers.

The following is a copy of Mayor Payne's letter which, when read, elicited rounds of applause :—

CITY OF CLEVELAND, MAYOR'S OFFICE,

CLEVELAND, OHIO, Oct. 16th, 1876.

To Dr. J. A. Gilbert, Secretary, &c., City,

RESPECTED SIR,

I acknowledge receipt of your kind letter extending to me the invitation

to deliver an address of welcome at the banquet to be given to-morrow evening, in honor of the presence in our City, of the High Court of the Independent Order of Foresters. I had expected until this morning to be with you, but find now that a violent cold, depriving me of the use of my voice, will prevent. This is to me no slight disappointment, as I had anticipated much pleasure from meeting with those in attendance, selected as they are from all parts of our country as representative men, by the various courts of your young and wonderfully vigorous Order. With the earnest hope that this session here will result in all that is expected, and that the future growth and prosperity of your Order may make good the wonderful promise of its vigorous youth, I desire all attending the court, whether as delegates or otherwise, will enjoy to the utmost the freedom of the city, most cordially extended to them through you. With assurance of regard,

Respectfully,

N. P. PAYNE, MAYOR.

The members of the M. W. H. Court, as appears from the above, seemed to have been most royally treated by their brethren of Cleveland, and this hospitality doubtless contributed to the enjoyment and harmony of the session, for we find in the minutes, duly recorded, that this was the finest and most harmonious convention ever held in our Order, and one which will long be remembered in our history. The R. W. H. Treas., Bro. Morris C. Green, of New Jersey, was re-elected Treasurer, but through family illness, was unable to be present to be installed. As the Constitution required an officer to be present at installation, the office had to be declared vacant, and we find this record thereof.

"When the seat was declared vacated, V. P. H. C. R. Caldwell took the floor, and nominated Rep. John R. Peel of Ontario, Canada, for High Treasurer, and trusted that Bro. Peel would accept, as it would add another link in the chain to bind America and Canada together in Forestry, that he had exerted himself so long to bring about, and prove that the Foresters in America were in earnest to aid and build up Independent Forestry in Canada, and that we were a united brotherhood. Bro. Peel was unanimously elected, and he feelingly and eloquently responded."

The salary of the Supreme Secretary was fixed at \$250.00 a year, payable quarterly. The *Foresters' Journal*, published at New York by Bro. Caldwell, was made the official organ.

The following were the principal officers elected and installed at this session:—

M.W.H.C.R., Henry Griffin, Rochester, N.Y.

R.W.H.V.C.R., R. M. Cordes, Cleveland, Ohio.

R.W.H. Per. Sec., A. B. Caldwell, New York, N.Y.

R.W.H. Treas., John R. Peel, London, Canada.

R.W.H.S.W., W. T. M. Figg, Chicago, Ill.

R.W.H.J.W., R. R. Lansing.

The third annual session was held in the City of Louisville, Ky., commencing on the 16th October, 1877. The following principal officers were present:—

M.W.H.C.R., Hy. Griffin.

R.W.H.V.C.R., Robt. M. Cordes.

R.W.H. Per. Sec., A.B. Caldwell. R.W.H. Treas., John R. Peel.

R.W.H.S.W., Wm. T. M. Figg. R.W.H.J.W., Rich. R. Lansing.

As this was the last session of the Supreme Body at which each Subordinate Court was entitled to representation, we give the report of the Committee on Credentials *in extenso*. It is as follows:—

Rep. Levy, Chairman of the Special Committee on Credentials, etc., made the following report:

Your Committee on Credentials of Representatives, and P.C.R. certificates, have examined the credentials and certificates, and find the following list of Representatives correct:

OHIO.

Courts.

Purity, No. 1.
Enterprise, No. 2.
Faith, No. 3.
Pride of the West, No. 4.
Caldwell, No. 5.
Forest, No. 6.
Hope, No. 7.
Harrison, No. 8.
Washington, No. 9.
Alert, No. 10.
Relief, No. 11.
Schiller, No. 12.
Sahbele, No. 13.
Humboldt, No. 14.

Regular.

John H. Jenkins.
George Sohl.
John Grogan.
James Phillips.
Charles Towns.
John F. Lincoln.
A. Newton.
T. J. Harcourt.

T. W. Fancher.

Robert M. Cordes.
Jacob Sahbele.
Peter Peth.

Proxy.

C. K. Bittschofsky.
D. D. Fresenrider.
John Lupton.

A. Newton.
Ford W. Edison.

<i>Courts.</i>	<i>Regular.</i>	<i>Proxy.</i>
Love, No. 15.	Elias Smith.	W. T. Jones.
Washington, No. 16.	Arnold Cordes.	P. Peth.
Taylor, No. 17.	C. A. Calvert.	
Bismarck, No. 18.	George Meissner.	
Cleveland, No. 19.	H. G. Sipher.	
Kellogg, No. 20.	Alfred R. Leece.	H. G. Sipher.
Lake Erie, 21.	N. Strauss.	
Guttenburg, No. 22.	A. J. Glaeser.	
Morning Star, No. 23.	O. W. Kirk.	
North Western, No. 24.	N. V. Posener.	
Beaver Valley, No. 25.	George W. Vogan.	John Stanhope.
Gallia, No. 26.	A. McCafferty.	George Crossfield.
St. Clair, No. 27.		C. A. Calvert.
Grogan, No. 28.	L. Downey.	
Everett, No. 29.	E. K. Wilcox.	
Pine Grove, No. 30.		
Summit, No. 31.	E. G. Williams.	W. T. Jones.
De Kalb, No. 32.		A. J. Glaeser.
Cincinnati, No. 33.	John Ortoner.	
Forest City, No. 34.		
Vinton, No. 35.		
Prague, No. 36.		A. E. Goakes.
NEW YORK.		
District Court, No. 1.	A. B. Caldwell.	
United States, No. 1.	J. Dudenhofer.	A. G. Levy
Empire City, No. 2.	A. G. Levy.	Jacob Lederer.
Benjamin Franklin, No. 3.	William J. Connelly.	M. Cohn.
Independence, No. 4.	J. Niederstein.	H. Wolf.
Celestino, No. 5.	Francis Finn.	A. E. Goakes.
Francis, No. 6.		Willis Hayes.
George Washington, No. 7.	James W. Wiley.	
Charter Oak, No. 8.		R. Gilchrist.
Jacob's Tent, No. 9.	Ira Cox.	H. Williams.
Arion, No. 10.		J. J. Cramer.
Concordia, No. 11.	Solomon Berg.	William J. Berg.
Prosperity, No. 12.	William Morris.	Joseph J. Clague.
King Solomon, No. 13.	S. Levy.	H. Griffin.
Pythias, No. 14.	James R. Bell.	J. E. Heurt.
Mount Vernon, No. 15.	George W. Belden.	James R. Bell.
Robin Hood, No. 16.	E. A. Levy.	A. B. Caldwell.
Hiram, No. 17.		J. Neiderstein.
William Tell, No. 18.	Henry Griffin.	

<i>Courts.</i>	<i>Regular.</i>	<i>Proxy.</i>
Catacraft, No. 19.	Thomas Clarke.	
Nimrod, No. 20.		Charles F. Minott.
INDIANA.		
Republic, No. 1.	A. L. Jackson.	Charles Barke.
Ke-ki-on-ga, No. 2.	Willis P. Doty.	
Morning Star, No. 3.	Morris Cohn.	
Cohn, No. 4.	H. H. Breidenthall.	
Bennett, No. 5.	George Crum.	
KENTUCKY.		
Maple, No. 1.	S. T. Jack.	Geo. A. Montgomery.
Prentice, No. 2.	Geo. W. Griffiths.	
Silva, No. 3.	H. C. Lloyd.	W. L. Jackson.
Franklin, No. 4.	J. Resch.	Geo. Marker.
Centennial, No. 5.	Geo. Martin.	Chas. W. Parsons.
Schiller, No. 6.	G. Dettmeier.	K. H. Seng.
Daniel Boone, No. 7.	E. Klauber.	
Hobah, No. 8.	John M. Shryock.	C. Shryock.
Broadway, No. 9.	Daniel Gober.	H. B. Grant.
Washington, No. 10.	J. B. Searles.	T. E. Dennis.
Jefferson, No. 11.	J. G. Starr.	S. O. Davis.
Hubertus, No. 12.	Lewis Bergman.	
Columbia, No. 13.	E. Halbleib.	
Hawes, No. 14.	A. J. Lovely.	J. M. Shryock.
Waverly, No. 15.	A. W. Kliessendorff.	T. Rankin.
Glen Alpine, No. 16.	John H. Pearson.	A. Gallion.
Bradus, No. 17.	O. N. Bradburn.	A. W. Rondolff.
Henry Clay, No. 18.	S. T. Shelley.	
WEST VIRGINIA.		
Liberty, No. 1.	Wm. Raybould.	
Energy, No. 2.	Fred. Fenzel.	
Fidelity, No. 3.	John Ginther.	
Point Pleasant, No. 5.	Robert S. Bickel.	
Kanawha, No. 6.	H. W. Rand.	
Evening Star, No. 7.	Robert Brabbin.	
Stanley, No. 8.		James A. Park.
Jackson, No. 9.	James A. Park.	
Cannelton, No. 11.		H. W. Rand.
May, No. 14.		R. S. Bickel.

MICHIGAN.

Courts.
 Detroit, No. 1.
 Centennial, No. 2.
 Washington, No. 3.
 Lincoln, No. 4.

Regular.
 John J. Mulheron.
 John Menke.
 Richard R. Lancing.
 Wm. Walker.

Proxy.
 E. N. Nagle.
 I. Epstein.
 L. Zunder.

PENNSYLVANIA.

East End, No. 1.
 Progress, No. 2.
 Keystone, No. 3.
 Star, No. 4.
 Welcome Strangers, No. 6.
 Hazel, No. 7.
 Rose of the Valley, No. 8.
 Geo. Washington, No. 9.
 Erie, No. 10.
 Three Nots, No. 11.

Geo. W. Humbert.
 Joseph A. Pain.
 E. D. Barthe.
 Geo. W. Mitchell.
 Geo. Faircloth.
 P. L. VanAllen.

T. E. Dennis.
 Chas. W. German.
 R. R. Lancing.
 Jos. A. Pain.
 D. F. C. Weller.
 Arnold Cordes.
 George Sohl.

MASSACHUSETTS.

Bay State, No. 1.
 Freeman's Pride, No. 2.
 Shawmut, No. 3.
 Meridian, No. 4.
 Quinsigammond, No. 5.
 Little John, No. 6.

Henry A. Allen.
 M. J. Gately.
 John Powers.
 D. W. Purington.

Geo. W. Langley.
 Jeremiah O'Donnell.
 J. Sahbele.
 W. B. Hoke.

CANADA.

Hope, No. 1.
 Brant, No. 2.
 Flower of the Forest, No. 3.
 Maple, No. 4.
 Chatham, No. 6.

John R. Peel.
 James E. Spratt.
 Samuel Hooper.
 Robert J. Halle.

Isaac P. Kelly.
 Robert J. Halle.
 J. R. Peel.

MARYLAND.

Liberty, No. 1.
 Purity, No. 2.
 Mt. Pleasant, No. 3.

Theo. George.
 A. Nicol.

E. Klauber.
 James A. Demaree.

NEW JERSEY.

Independence, No. 1.
 Essex Co., No. 2.
 Elizabeth, No. 3.

John Matts.
 Morris C. Green.
 William G. Jones.

William Lear.

COLORADO.

Colorado, No. 1.
 Rocky Mountain, No. 2.

Thos. J. Trevarton.

A. H. Peyton.
 James A. Demaree.

TENNESSEE.

<i>Courts.</i>	<i>Regular.</i>	<i>Procy.</i>
Liberty, No. 1.	Leon Levy.	
Waggoner, No. 2.	S. M. Wene.	
Watkins, No. 3.	Robert L. Morris.	
Stockwell, No. 4.	John Gray.	L. Levy.
Woodland, No. 5.	John L. Stubblefield.	
Washington, No. 6.	P. A. Hughes.	B. F. Zachary.
Benevolence, No. 7.	Oliver Towles.	
Madison, No. 8.	John R. Wilkinson.	

ILLINOIS.

Garden City, No. 1.	Wm. T. M. Figg.	
Star of the West, No. 2.	Richard Phillips.	S. J. Hart.
Charter Oak, No. 3.	John Belger.	
Vermilion, No. 4.	John M. Jones.	
Excelsior, No. 5.	Geo. C. Hughes.	
Centennial, No. 6.	James Saunders.	
Liebeg, No. 7.	E. C. Jones.	John N. Jones.
Eureka, No. 8.		W. T. M. Figg.
Brisco, No. 9.		
Halsatia, No. 10.		

MISSOURI.

America, No. 1.	E. F. Hartzell.	Isaac P. Kelley.
Mound City, No. 2.	D. Buckman.	
Excelsior, No. 3.	G. T. Robertson.	Ed. Byrne.
Gen'l Nat. Lyon, No. 4.		D. Buckman.
Gen'l Washington, No. 5.	Ed. Byrne.	G. T. Robertson.
Cech, No. 6.		Chas. Towns.
Lincoln, No. 7.		C. V. F. Ludwig.

ALABAMA.

Alabama, No. 1.	B. F. Ludwig.
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Also the following named P. C. R's. we find entitled to the H. C. D., they bearing the proper certificates:

NEW YORK.—A. G. Levy, John Neiderstein, Wm. Norris.

INDIANA.—Morris Cohn, Chas. E. Jones, A. L. Jackson, H. H. Breiden-
thall, Geo. Crum, John B. Mitchell.

TENNESSEE.—R. L. Morris, Oliver Towles, Leon Levy, John Gray, John
L. Stubblefield, P. A. Hughes.

ILLINOIS.—George C. Hughes, John Belger, James Saunders, John R.
Jones.

PENNSYLVANIA.—Joseph A. Pain.

MISSOURI.—D. Buckman, G. T. Robertson.

OHIO.—A. J. Glaeser, Nathan Strauss, William Kirk, William Posener.

John Stanhope, C. A. Calvert, W. T. Jones, E. K. Wilcox, John H. Jenkins, J. C. Meyer, John Grogan, James Phillips, Charles Towns, John F. Lincoln, A. Newton, T. J. Harcourt, Ford W. Eddison, Peter Peth, George Meissner, H. G. Sipher, A. H. Lessee, Arnold Cordes, W. L. Downey, George Sohl.

KENTUCKY.—George W. Griffith, George A. Montgomery, E. Klauber, H. C. Lloyd, W. L. Jackson, A. H. Peyton, Joseph A. Demaree, George Marker, George Martin, Charles W. German, Charles W. Parsons, G. Dettmeiler, J. J. Cramer, K. H. Seng, W. J. Berg, C. Shryock, Daniel Gober, J. B. Sarles, T. E. Dennie, J. G. Starr, S. O. Davis, Louis Bergman, E. Halbleib, W. A. Kleissendorff, John H. Pierson, O. N. Bradburn, Charles F. Minnott, S. T. Shelley, W. B. Hoke, A. J. Lovely, Isaac P. Kelly, A. Gilchrist, W. H. Abel, D. F. C. Weller, A. G. Caruth, S. M. Bernard, Ed. P. Johnson, Samuel E. English.

WEST VIRGINIA.—Joseph A. Park.

MICHIGAN.—Wm. Walker.

CANADA.—Robert J. Halle.

Fraternally submitted in L., B. and C.,

A. G. LEVY,

A. E. GOAKES,

JOHN STANHOPE.

Special Committee on Credentials and P. C. R.'s Certificates.

The sessions of the Supreme Court were held in the Aldermanic Chambers of the city, and Mayor Jacobs presented the following brief address of welcome, which might be well for Mayors generally to study as a model:—

"FORESTERS,—We are told that pure and undefiled religion before God the Father is this : To visit the fatherless and widows in their affliction ; that, I understand, is the object of your most worthy Order, and higher than that human aims cannot aspire. With no attempt at rhetorical flourishes, but with the simple language that speaks the truth from the heart, I wish you success in your efforts to inculcate 'Liberty, Benevolence and Concord,' and bid you one and all an earnest and sincere welcome to the city of Louisville."

The M. W. H. C. R., in his annual report, stated that 81 new courts had been added to the list, making 155 courts, 6 camps, 6 Miriam Degree courts, and 5 juvenile societies, then existing under the jurisdiction of the Supreme Body, with an adult membership of 7,029. The new territory opened up was Colorado, Tennessee and Alabama.

The mortuary statement appears for the first time in the minutes of proceedings at this session, and for the 12 months ending

with the 1st October, there had occurred 29 deaths, which had been filed with the Supreme Secretary, and for which, under the endowment law, each member had to pay \$2.90, being at the rate of 10c. for each death. This appears on the face of it a very small taxation, but as a matter of fact the want of proper medical selection was already beginning to show itself. The average membership during the year was 4,429, and consequently the rate of mortality was 6.54 in 1,000. The total amount paid by the members during the year for mortuary assessments was small, because the beneficiaries were entitled only to whatever sum one assessment would bring in, provided it did not exceed \$1,000. As a matter of fact, the first death during this year was No. 11, and the beneficiaries received \$291.10, showing that at that date there were only 2,911 members, and the last death was No. 39, and the beneficiaries in this case received \$650.70, representing, of course, 6,507 members. This apparent "cheapness" contributed very materially to the rapid growth of the Order, and also very largely to its disintegration a few years afterwards. As already noted, the endowment law was slightly amended and published with the minutes of this session, as it appears in the Chapter on Endowment Laws. The only other matters of legislation that may be noted was the adoption of a law prohibiting the naming of courts after any living person. In this connection, perhaps some of the brethren may be curious to know how Court Oronhyatekha, No. 23, came by its name. We may explain that it came by it honestly. The instituting officer of this court was our present Supreme Chief Ranger, and when it came to the selection of the name, Bro. W. W. Robinson, later on, of the firm of Moore, Robinson & Co., the great foundry men of Hamilton, Ont., moved that the court be named after the instituting officer. Bro. Oronhyatekha pointed out the law, and explained to the brethren that this could not be done; but they would not be moved from their resolution, and finally declared it must be "Oronhyatekha" or nothing, to which the instituting officer replied, "you cannot name the court after me, because it is contrary to the Constitution, but if you are bound to have the name, you can name the court after my grandfather," and it was forthwith done. Here-

tofore no High Courts had been organized, but at this session charters were granted for a number of them, as appears from the following record :—

Resolved, That this High Court do now order that a dispensation or Charter for a State High Court for the State of Tennessee be granted, and the said State High Court be located at Nashville, Tenn., upon the payment of the required fee.

Representative Raybould, of West Virginia, moved to amend that West Virginia, and all other representatives who shall now apply for their respective States, be allowed the same privilege for a "Dispensation or Charter." Amendment accepted and the resolution, as amended, adopted.

Representative Calvert applied for Ohio. Representative Caldwell applied for New York. Representative Klauber applied for Kentucky. Representative Green applied for New Jersey. Representative Cohn applied for Indiana. Representative Robinson applied for Missouri. Representative Pain applied for Pennsylvania. The applications under the above resolutions were granted.

The Executive Council were instructed to prepare a proper certificate of endowment to be called a "Benefit Certificate" for the use of the courts, at a nominal cost, in form substantially as follows :—

No.

LIBERTY, BENEVOLENCE, AND CONCORD.

INDEPENDENT ORDER OF FORESTERS

BENEFIT CERTIFICATE.

THIS IS TO CERTIFY that Brother is a member entitled to the endowment of this Order, and at present is in good standing in accordance with and under the provisions of the laws governing the Order.

The Endowment, not to exceed \$1,000.00, as provided by the General Laws, will be paid by the Most Worthy High Court of the United States, as a benefit, upon due notice of his death, and the surrender of this certificate to such person or persons as he may designate by will or entry on the Record

Book of this Court, or on the face of this certificate, to be paid, provided he be in good standing in this Court at the time of his death.

Given under the seal of Court..... No.

Independent Order of Foresters, in the..... of.....

State of this..... day of..... 18....

To the Officers and Members of the M. W. H. C. of U. S. of America.

Brothers, it is my will that the benefit named in this certificate be paid to

.....

Now residing at.....

Witness..... C. R.

Witness..... Sec.

The certificate of endowment, when issued by the Executive Council, was an unpretentious affair, being on common paper, about five inches by eight inches in size. The Executive Council were ordered not to institute any more Juvenile Courts until the further orders of the Supreme Body. The representation to the Supreme Body was also changed, making it two from each High Court. The following were elected officers for the ensuing year:—

M. W. H. C. R., Robert M. Cordes, Cleveland, Ohio.

R. W. H. V. C. R., Judge W. B. Hoke, Louisville, Ky.

R. W. H. Per. Sec., A. B. Caldwell, New York, N.Y.

R. W. H. Treas., James Saunders, Chicago, Ill.

R. W. H. S. W., Robert L. Morris, Tennessee.

R. W. H. J. W., Robert S. Bickel, West Virginia.

The salary of the R. W. H. Per. Sec. for the current year was fixed at \$500, payable monthly, and, after a four days' session, the Most Worthy High Court adjourned, to meet again in October, 1878, in the city of St. Louis, Mo.

The fourth annual session of the Most Worthy High Court of the World, note the change from the words "of the United States" to that "of the world," in the title, convened in the Polytechnic Institute, St. Louis, Mo., on the 12th day of November, 1878. The following official circular will explain why the Supreme Body did not meet in October in accordance with the requirements of its Constitution:—

INDEPENDENT ORDER OF FORESTERS.

Most Worthy High Court of the United States of America.

Executive Committee Chambers, Cor. 125th Street and 4th Ave.

NEW YORK, September 18th, 1878.

To the R. W. High Courts and Subordinate Courts of the Independent Order of Foresters of the United States and Canadas.

In the name of God, and suffering humanity, I, Robert M. Cordes, Most Worthy High Chief Ranger of the United States of America and the Canadas, do hereby request all the courts in this Jurisdiction to come to the pecuniary rescue of the yellow fever sufferers in the south, and elsewhere. Each court is requested to contribute whatever it can afford, as soon as possible, and forward the amount in current funds to Judge Wm. B. Hoke, of Louisville, Kentucky, who will act as special treasurer for the "Foresters' Yellow Fever Fund," and who will pay out no money, unless upon authenticated applications and my draft, and duly attested with the seal of the Order by the Right Worthy High Permanent Secretary. Come, brothers, to the rescue!

And, as the yellow fever has entered the city of St. Louis, where our Most worthy High Court meeting was to have been held on Oct. 15th, 1878, I therefore postpone said meeting until Tuesday, Nov. 12th, 1878, believing the interests of the Order will be better subserved.

In L., B. and C.,

ROBERT M. CORDES,

M. W. H. C. R.

Attest:

A. B. CALDWELL,

R. W. H. Per. Sec.

The reports of the officers showed that, while eight courts were suspended for non-payment of assessments, and three surrendered their charters on the stated grounds that the times were too hard, one hundred and thirty-three new courts were instituted, bringing the total number of courts up to two hundred and seventy-nine, with thirteen camps, twelve Miriam Degree Courts, and six Juvenile Organizations, with a total adult male membership in the subordinate courts of 13,976.

Among the subordinate courts organized during this term was that of Court Dufferin, No. 7, in London, Ontario, which was instituted by the M. W. H. C. R. himself, Bro. Robt. M. Cordes, assisted by Bro. B. W. Greer, who was then the Chief Ranger of Court Hope, No. 1. Among the Charter Members of Court Duf-

ferin was our present Supreme Chief Ranger. The M.W.H.C.R., in his annual report, makes the following reference to the matter:—

During my visit to Canada, in February last, I had occasion to visit the courts in London, Ontario, and while there, I, upon the solicitation of nearly every member of the Order in that locality, issued a special dispensation to Court Dufferin, No. 7, of London, Ontario, allowing said court to initiate one Doctor Oronhyatekha, a gentleman of Indian parentage, who was highly recommended by everyone who knew him. This act I have never regretted, as he is one of the hardest workers in the Order in Canada, and, by his labors, Independent Forestry is spreading throughout the Dominion. At the last meeting of the High Court of Ontario he was elected as its presiding officer. I therefore ask this High Body to approve of said act in granting said special dispensation.

The reason why it was necessary to grant a special dispensation for the initiation of the Doctor lies in the fact that the Constitution of the Order limited the membership to "white males of the full age of twenty-one years." The following resolution regarding this matter was adopted by the M. W. H. C.:—

Resolved, That the action of the P. M. W. H. C. R., Bro. Cordes, postponing the meeting of the M. W. H. Court from October to November 12th, 1878, be, and the same is hereby ratified and sanctioned, as also his action in granting a special dispensation for the admission of Brother Oronhyatekha into the Order.

A year or two after this, an incident occurred in the Court House in Chatham, Ontario, in connection with this same matter which is not without some interest. It was after the secession of the Canadian Order of Foresters, at which time a majority of the members of Court Chatham, No. 6, had seceded from the I. O. F. and had joined the Canadian Order of Foresters, and had taken with them the property of the I. O. F. Court, such as regalia, furniture, etc., valued at about \$200. The High Standing Committee of Ontario, which was an incorporated body, instructed the then H. C. R., Bro. Dr. Oronhyatekha, to bring a suit in behalf of the I. O. F. for the recovery of the property of Court Chatham, taken by the seceders, and when the case was on for trial before His Honor Judge Bell, and while the H. C. R. was under cross-examination, the opposing counsel endeavored to have the case thrown out of court on the ground that the H. C. R. was

not a member of the I. O. F., which he sought to establish in the cross-examination of the H. C. R.:—

Q.—Doctor when did you join the Order ?

Ans.—Some time in February, 1878.

Q.—Was the Order under the jurisdiction of the M. W. H. Court of the U. S. ?

Ans.—Yes sir.

Q.—And was this the Constitution of the Order at that time ?

Ans.—It was, sir.

Q.—And was this one of the sections of the Constitution ?

(Here the lawyer read the eligibility section of the Constitution, setting forth that one had to be a male *white* to be admissible for membership in the Order.)

The answer came without the slightest hesitation, and with that impassiveness of countenance with which those who are acquainted with the Supreme Chief Ranger know he can command.

Ans.—Yes sir.

Q.—Then, sir, as a matter of fact, you were never a member of this Order, and you are not now a member ?

Ans.—O, yes I am.

Q.—Well, in view of this section of the Constitution, I don't see how you could become a member. Will you be good enough to explain ?

With an imperturbability all his own, the H.C.R. answered as follows:—

Ans.—You see you don't understand the law. The Constitution which you have quoted was only intended to exclude applicants who belonged to a race which was considered to be inferior to the white race. If you will look on page 145 of that book (pointing to the minutes of the proceedings of the M. W. H. Court), you will find that the M.W.H. Court of the United States legalized my admission because they recognized the fact that I belonged to a race which was superior to the white and therefore not under the ban of the laws of the Order.

To say that this sally brought down the court would be to say too much. The lawyer, feeling that he was not to be trifled with, speaking in a low, steady voice, and with a mild smile, began to apologize, and to assure the Doctor that he had had no intention of casting any reflection on his nationality, and allowed the witness to stand aside.

We might remark *en passant* that the suit was lost, not because the H.C.R. was not "a male white," but because Bro. Burton, who had made a demand for the property, was not a P.C.R., and the Constitution required that the official, making such a demand, should be a P.C.R.

The likeness of the Supreme Chief Ranger in civilian dress, which forms the *frontispiece*, was taken in 1893, and is inserted by the express instructions of the Supreme Court. It has been thought that it might be of passing interest to some of our brethren to see also the likeness of the Supreme Chief Ranger as he appeared when receiving H.R.H. the Prince of Wales and presenting an address in behalf of the Six Nations Indians, at Brantford, Ontario, in 1860. The likeness is from a photograph taken at Oxford, England, in 1861.

The following sketch of the Supreme Chief Ranger is taken from the *Toronto Daily Mail* of the 22nd April, 1893.

ORONHYATEKHA, M.D., S.C.R.

"Several weeks ago, *The Mail* published the likeness and a biographical sketch of Dr. Oronhyatekha, the Supreme Chief Ranger of the Independent Order of Foresters. There was such a large demand for that edition that it was quickly exhausted. For the benefit of those of our readers who were unable to procure a copy of *The Mail* containing this sketch, we have decided to republish it in the present issue. We have secured for this purpose a capital three-quarter likeness of the Doctor in the uniform of a Royal Forester, of which body he is the commander-in-chief. To those who know the Doctor personally, the likeness will be a reminder of his dignified and massive form, and genial, kind face. To those whose knowledge of him is confined to familiarity with his achievements in connection with societies, the likeness will be an interesting study, conveying to them an idea of the form and feature of one who has made his name familiar with society men the world over, especially with Good Templars and Foresters.

"The Doctor has, as all who have seen him know, a splendid presence. His portly, dignified form would command attention anywhere, and his courteous bearing quite frequently attracts the

admiring notice of strangers. He is in the prime of life, having recently entered on his fifty-first year. He first saw the light on the 10th of August, 1841, at the Six Nations Indian Reservation, near Brantford, Ontario. His English education was begun in the Industrial school near Brantford, established for the training of young Indians, and supported and maintained by the New England Company, whose headquarters are in London, England, wherein he acquired the rudiments of an English education. His desire for knowledge took him away from home, and for a time he studied at the Wesleyan Academy, at Wilbraham, Mass. Being without means, he had at the outset of his career an opportunity of developing those qualities of self-reliance, perseverance, and resolution that have been such essential factors in the success that has since attended his efforts. In these days of distinction and plenty, he finds it pleasant to indulge in reminiscences of those early days, when the severest effort only sufficed for bread without butter, or confections. We are told how on one occasion while at Wilbraham, he found himself in funds by sawing a cord of wood for a Methodist minister, two cuts into each stick. This brought him forty cents. This early intimacy with wood may partially account for his enthusiasm in Forestry. But notwithstanding the fact that he had to work after school hours for his support, he usually was found standing at the head of his class at examination time, and during his last year at Wilbraham, he took the maximum number of marks in various subjects of study.

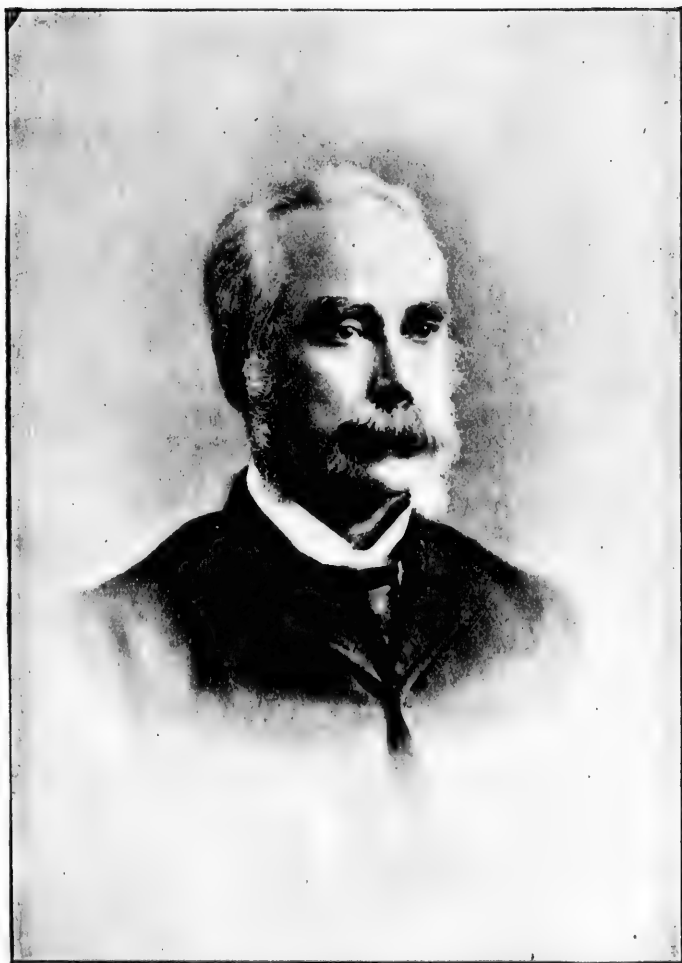
"For a year after leaving Wilbraham he taught school near his early home, among his own people. His collegiate education was begun at Kenyon College, Ohio, where he studied for three years, having taken two years' studies in the first year. He also spent three years at Toronto University. When the Prince of Wales visited Canada in 1860, Oronhyatekha, then in his twentieth year, was selected by the chiefs of the Six Nations to present an address to the son of their "great mother." The impression made upon the young Prince and his party was so favorable that Oronhyatekha was invited to continue his studies in Oxford, which he did, under the care of the Prince's physician, Sir Henry Acland,



ORONHYATEKHA.

(From a photograph of Hills & Saunders, Oxford, England.)

In the Indian costume which he wore when presenting the address of the Six Nations Indians to H. R. H. the Prince of Wales, at Brantford, 1860.



MAJOR A. R. MCCLNEGHAN, P.H.V.C.R.

who was then, as now, the Regius Professor of Medicine at that ancient seat of learning.

"As a physician, Dr. Oronhyatekha had before him a career that gave every promise of distinction and emolument. He commenced practice at Frankford, near Belleville, Ont. and was elected First Secretary of the Hastings County Medical Association. On leaving Frankford for Stratford, his friends evidenced their esteem by presenting him with an address and a gold watch. He removed to London in 1875, where he built up an extensive medical practice. It was while living at the last mentioned place that he was initiated into the Independent Order of Foresters. He rose rapidly to the position of Chief Executive of the Order, and at the time of the separation in 1881, he was elected to the office of Supreme Chief Ranger, which he has held ever since. His devotion to Forestry, with the ever-increasing demands on his time made by the immense growth of the Order, necessitated the neglect and final abandonment of the active duties of his profession. It also suggested the desirability of having the Executive offices in the metropolis of Canada, to which city they were removed in 1889, and since then the Doctor's official residence, as Supreme Chief Ranger, has been at the Ontario capital.

"Oronhyatekha is above all things a family man. To his home near Deseronto, where he has an extensive stock farm, he repairs as often as his responsible duties will permit. His wife was Miss Ellen Hill, of the Mohawk tribe, a great-grand-daughter of the celebrated Mohawk chief, Capt. Joseph Brant. They have a son and daughter. The son is named A. land, after his father's old friend and teacher, Sir Henry Acland, of Oxford, and is a graduate in medicine of Trinity University, Toronto. In the midst of his many duties the doctor has kept his connection with his tribe and people intact. His address on Indian Education at the great gathering of teachers and educationists, held in Toronto two years ago, was one of the cleverest of the convention. He is proud of his race and language; and in his charming home at Deseronto the Mohawk language is always used.

"Though a staunch Conservative, he has taken but little part

in active politics for some years, wisely concluding that the chief executive officer of a great organization, that numbers among its membership thousands of both great parties, should keep aloof from partizan strife. Dr. Oronhyatekha has had some military experience, and during the Fenian raid of 1866 did some active duty as a member of the University Rifles, the old "Company 9" of the Queen's Own. Some nine prizes he won as a member of the first Wimbledon team, attest the accuracy of his aim as a marksman.

"The Doctor has attained prominence in a number of societies besides the Foresters. He is a well-known Orangeman, having been a Canadian delegate to the triennial council that met in Glasgow some years ago. As a Mason he is away up, has long since passed the third degree, the mirth-destroying stage, that once reached, according to a Toronto divine, destroys the desire and capacity to smile. But those who know Oronhyatekha, have seen his genial smile and heard his hearty laughter, must be convinced that keeping so many profound secrets has not destroyed his peace or frozen his geniality. He is now the Most Worshipful Grand Master-General for the Dominion, of the Royal and Oriental Freemasonry. Two years ago in Edinburgh, at the World's gathering of Good Templars, in the Right Worthy Grand Lodge, he received, by an overwhelming majority, the highest office in the gift of that well-known and influential body. As Right Worthy Grand Templar, he wears worthily the mantle of his predecessor, Mr. Turnbull, of Glasgow, who succeeded the late Hon. John B. Finch, a prominent Forester and the intimate friend of the present R. W. G. Templar.

"The work done by Dr. Oronhyatekha for Independent Forestry need not be detailed here. To do so would be to write the history of the Order, and that is not the purpose of this sketch. That from the inception of the Order up to the present, when its membership is increasing constantly at a phenomenal rate, and the surplus in the treasury is being added to monthly by tens of thousands of dollars, he has been not only its friend, but also its most successful promoter, ablest administrator, and most valiant defender, are facts patent to the readers of *The Mail*, and to all who take an interest in fraternal society matters.

"As a character study, the subject of this sketch presents more than ordinary attractions. Of another race, without the adventitious aid of birth or fortune, he has pushed his way by dint of energy and ability to the front, and stands to-day, by common consent, the first in fraternal societies in America. The elements that have contributed to this success are not far to seek. The brief sketch given shows how many-sided is his character, and how versatile his gifts. He has studied books much, he has studied men more, has kept abreast of the times, and is in touch with the spirit of the age. He wields the pen of a ready writer, and in controversy more than holds his own. In debate he is clear and forcible, and his presentation of the claims of the cause he advocates is invariably so persuasive as to gain adherents. An English periodical speaks of him as being 'calm, courteous, imperturbable, clear and decisive. He is a master in debate. His weapon is as smooth and incisive as a Damascus scimitar; his dexterity in wielding it, and his quickness in watching the fence of an opponent, are extraordinary and admirable.' As a presiding officer, he shows even to better advantage, maintaining and expediting business without apparent effort. Keeping discussion within legitimate bounds, and extricating it out of tangles by his tact and intimate knowledge of the law and rules of debate; endowed with a great capacity for work, he is not only able to accomplish a great deal himself, but as a wise administrator of men as well as affairs, he directs, so as to secure the best results, the energies of those associated with him. The Independent Order of Foresters shows what can be accomplished when a society is properly officered. At the time Dr. Oronhyatekha became Supreme Chief Ranger, the society was not only small, but was burdened with a debt of \$4,000, but from that time to the present the Order has been blessed with an unexampled prosperity, till to-day it stands in the very front of fraternal society ranks. Nothing that we can say can add to the testimony afforded by the experience of the I. O. F., which twelve years ago had only 369 members, and nothing in its treasury, but which now has about 45,000 members, and a cash surplus in its treasury of over \$650,000.

"But it appears the Doctor is not satisfied with all his success.

He sails to-day by the steamship New York for the Old Country. Seeking new worlds to conquer as it were. We have no doubt that when the Order he represents becomes as well known in the Old Country as it is here, it will meet with the same great success that it enjoys on this side of the Atlantic. Of one thing we are sure, and that is if any man can succeed in such work the Supreme Chief is that man. The *Mail* cordially wishes him *bon voyage*, and a safe return."

As already recorded, the S.C.R. was one of the charter members of Court Dufferin, No. 7, located at London, Canada, instituted in February, 1878. At the time that he was admitted to the Order, the eligibility section of the Constitution required that applicants should be "male whites," of the full age of twenty-one years, nevertheless, so strong was the desire that he should be admitted as one of the charter members of Court Dufferin, that the Most Worthy High Chief Ranger, Bro. R. M. Cordes, of Cleveland, Ohio, who personally instituted the court, granted a dispensation for the initiation of the future Supreme Chief Ranger. Bro. Dr. Oronhyatekha was the first Vice Chief Ranger of the new court. He shortly after withdrew from Court Dufferin, and, with the late Warren Rock and others, organized Court Victoria, No. 10, on the 24th May, 1878, of which court he still remains a member. He was one of the representatives present at the organization of the High Court of Ontario, on the 17th June, 1878. He was elected Right Worthy High Chief Ranger of the Right Worthy High Court of Ontario at its first annual communication, held in the city of London, in October, 1878, and held the office for one year. He was succeeded by the Rev. G. McRobbie, who held the office for about two months. On McRobbie's retirement from the Order to join the secession movement of the Canadian Order of Foresters, Dr. Oronhyatekha was again elected Right Worthy High Chief Ranger, and continued in that office, being re-elected each year by acclamation, till 1882, when he retired from that office, to be succeeded by Bro. John A. McGillivray, the present popular Supreme Secretary. On the re-organization of the Supreme Court in 1881, he was elected Supreme Chief Ranger, to which office he has been continuously re-

electd by acclamation to the present time. In 1891, on the organization of the Canadian Fraternal Association, he was elected its first President, which office he held for one year. At the session of the R. W. G. Lodge I. O. G. T., held in Des Moines, Iowa, in June, 1893, although he could have been easily re-elected as head of the Order, he declined to be again a candidate, because of the exacting nature of his duties as Supreme Chief Ranger. He said in his address to the Right Worthy Grand Lodge:—

"It is due to you that I should say that consideration for the interests of the Order induces me to make way for a successor who has more time and ability than I have to bring to the office. My duties as Supreme Chief Ranger of the Independent Order of Foresters are multiplying so fast with the growth of that Order, and have become so onerous, that it would be unjust to both Orders, as well as to myself, were I to attempt to continue longer in the two positions I hold at the present time."

His friend and colleague, Col. B. F. Parker, the R. W. Grand Secretary, makes reference to our Supreme Chief Ranger in the *International Good Templar* of July, 1893, in the following kindly words:—

"Dr. Oronhyatekha, P. R. W. G. T., rounded up his career as manager and commander-in-chief by presiding in such a way that he captured every one present. His administration has been wonderfully successful. He leaves the chair of R. W. G. T. with a large balance in the Treasury, and an increase of membership, and a better feeling on the part of the workers than I have ever known. If the Order does not grow in the near future, it cannot be laid at his door. Our membership, the wide world round, not only admire the splendid abilities of our noble P. R. W. G. T., but they love him as few men ever before have been loved in our Order."

Having given so much space to the S.C.R., we will now resume the history of the Order. Early in the year, viz., the 15th March, 1878, on which date Bro. R. Baker, of Court Charter Oak, No. 3, died, the Supreme Court began paying the full \$1,000 of endowment benefit, showing that, at that date, there were at least 10,000 members in the Order. So far as we are able to ascertain, the average membership was about 10,502, and, for the twelve months ending with September, there had occurred 86 deaths, thus giving a rate of mortality during the year of 8.18 in 1,000.

Somewhat of this was, doubtless, due to the yellow fever epidemic, which had prevailed in some of the Southern States; but more was due to the fact that, up to this session, as already noted, there were no medical examination forms, and the medical examinations which applicants were required to undergo, were of whatever character the examining physician saw fit to give. The following is a copy of the original form of application signed by the late Bro. Warren Rock, one of London's most brilliant lawyers, who was one of the charter members of Court Victoria, No. 10:—

“Proposition for Membership.

I. O. F.

LIBERTY, BENEVOLENCE, AND CONCORD.



LONDON, May 24, 1878.

To the Chief Ranger, Officers and Members of Court Victoria, No. 10, I. O. F.

The petition of the Subscriber respectfully represents that, having conceived a favorable opinion of your Benevolent Order, and being desirous of uniting himself thereto, he voluntarily offers himself for membership by initiation, if found worthy and in the enjoyment of good health. If admitted, he promises a cheerful compliance with the Laws and Constitution of the Court and of the Order.

His age is 44 years; he resides in the City of London; His occupation is barrister.

Signed, WARREN ROCK.

To the Chief Ranger, Officers and Members of Court Victoria, No. 10, I. O. F.

This is to certify that I have examined the above applicant, and find him to be in good health.

ORONHYATEKHA, M.D.,
Court Physician.”

To the Chief Ranger, Officers and Members of Court Victoria, No. 10. I.O.F.

We, your committee, appointed to investigate the standing of the above named applicant, would respectfully report favorably.

H. McLAREN,
W. ANDREW,
M. KNOWLTON,

Committee.

On the reverse page there was the following:—

“ QUESTIONS.

ANSWERS.

Have you ever had spitting of blood, bronchitis, asthma, rheumatism, gout, scrofula, spinal disease, fistula, rupture, disease of the kidneys, bladder, heart, chronic diarrhoea, dysentery, or a protracted cough, or any disease that would have a tendency to shorten life?

No.

Have you ever been a member of this Order: ever been proposed or rejected in, or suspended or expelled from, any court of this Order? If so, when and where?

No.

Are you a believer in the Supreme Ruler of the Universe?

Yes.

Have you stated fully and truthfully all that you know relative to the above information asked of you?

Yes.

To whom do you wish the endowment paid, or other benefits due from this Order, in case of your demise?

My wife.

Name of Questioner,
ORONHYATEKHA, M.D.

Name of Applicant,
WARREN ROCK.”

To show how primitive everything was at this time, we give the following copy of the original application for a dispensation for Court Victoria, No. 10, for in those days dispensations only

were issued at the time of the institution of the subordinate court, and the charter was not sent until after the meeting of the R.W.H. Court, or M.W.H. Court, succeeding the date of institution, as the case might be:—

DISPENSATION.

" To the M. W. H. C., I. O. F.

The undersigned, being each of the full age of twenty-one years, and under fifty years, and being in good health and desiring to unite with the I.O.F., pray that your honorable body will grant them a charter for a court to be located in London East. They bind themselves to observe all the laws and usages of the Order

C.D.H.C.R., Warren Rock, Age 44, Occupation Barrister; C.R., Oronhyatekha, 36, Physician; V.C.R., W. C. Stinson, 35, Carpenter; R.S., I. A. Morehouse, 26, Bookkeeper; F.S., J. R. Woodward, 30, Manufacturer; Treas., Walter Andrew, 48, Merchant; S.W., Dr. H. McLaren, 44, Dentist; J.W., James Shillington, 31, Merchant; S.B., T. A. Wright, 34, Oil Shipper; J.B., Charles Cater, 41, Painter; Chap., N. Burtch, 28, Merchant; Phys., Oronhyatekha, M.D.; P.C.R., M. Knowlton, 38, Lecturer; C. Depper, 23, Clerk; W. H. Smith, 31, Manufacturer; R. English, 23, G.W.R.; T. H. Brown, 47, Conductor; John Ashworth, 35, G.W.R.; C. Siebert, 49, Carpenter; W. T. Peel, 31, Clerk."

It was at this session that our present Supreme Chief Ranger first made his appearance in the M.W.H. Court, having been elected the previous October R.W.H.C.R. of the High Court of Ontario. He and the then High Sec., Bro. Geo. Lindley, of Brantford, Ont., represented the High Court of Ontario. The following is the report of the Credential Committee:—

Rep. Pike, Chairman of Special Committee on Credentials of Representatives and P.C.R.'s Certificates, reported as follows:—

To the Most Worthy High Court.

Your Committee on Credentials of Representatives and Past Chief Rangers' Certificates, have examined the credentials and certificates and find them correct, as follows:—

NEW YORK.—A. B. Caldwell, Henry Griffin.

MASSACHUSETTS.—F. A. Wilkins, Henry A. Allen.

PENNSYLVANIA.—Joseph A. Pain, George W. Humbert.

MISSOURI.—Edwin S. Pike, Dillworth Buckman.

ONTARIO.—Dr. Oronhyatekha, George Lindley.

ILLINOIS.—James Saunders, John N. Jones.

KENTUCKY.—George W. Griffiths, E. Klauber.

ALABAMA.—B. F. Ludwig.
 CONNECTICUT.—Willis Curtis, Wm. Burton, Proxy.
 COLORADO.—Thos. J. Trevarton.
 IOWA.—R. Howe Taylor.
 KANSAS.—W. H. Stuart.
 MARYLAND.—A. Wetecamp, Jr. Proxy.
 MICHIGAN.—J. J. Mulheron.
 NEW JERSEY.—Wm. G. Jones, F. A. Cavendish, proxy.
 TENNESSEE.—D. B. Gally, Geo. D. Hughes.
 VIRGINIA.—M. A. McDonald.

And of P.C.R's. we find the following entitled to take the M. W. H. Court Degree :

ILLINOIS.—W. C. Long, David W. Jones.
 IOWA.—R. Howe Taylor.
 MISSOURI.—F. A. Cavendish, Wm. Burton, Ed. Byrne, C. A. G. Hartman,
 A. Castile, Christ. Branch, Thomas McCoy, A. Wetecamp, jr.
 PENNSYLVANIA.—D. W. Wilson, Geo. W. Humbert.
 WEST VIRGINIA.—D. Mayer (H. Stiren's name stricken off).
 INDIANA.—J. E. Somers, J. Thos. McCoy, Robert VanValzah, T. J. Gray, C. B. McClure.
 MASSACHUSETTS.—Henry A. Allan, Fred. A. Wilkins.
 VIRGINIA.—M. A. McDonald.
 ONTARIO.—Geo. Lindley, Dr. Oronhytekha.
 COLORADO.—Thos. J. Trevarton.
 MICHIGAN.—J. J. Mulheron.
 TENNESSEE.—D. B. Gally, Geo. D. Hughes.

We find that the seats of the Representatives are contested from Ohio, West Virginia and Indiana, and would respectfully recommend the appointment of a special committee to whom the credentials of the contesting delegations be referred for investigation.

Faternally submitted in L. B. and C.

E. S. PIKE,
 E. KLAUBER,
 F. A. WILKINS.

Committee on Credentials, etc.

At this session of the Supreme Court, a medical examination form was adopted and recommended to be used by all examiners, as the following record will show :—

Representative Humbert submitted a form of medical examiner's certificate, which was referred to Representatives Knoefel, Mayer, and Oronhytekha, and perfected by them and adopted.

The form is as follows :—

E

RIGHT WORTHY HIGH COURT OF ONTARIO, I. O. F.

QUESTIONS TO BE ASKED BY THE MEDICAL EXAMINER,

Who will fully explain the questions, write the answers himself, and witness the signature of the person examined.

1.—Name (at full length) of the Candidate		County
Residence		City
What will be his age at next birthday?		Married or Single?
2.—(A) Has he been successfully vaccinated? | A.		(B.) What is his present state of health? | B.
3.—Has the person proposed ever had any of the following diseases or symptoms? (Answer Yes or No opposite each.)		
Apoplexy?	Fistula?	Rheumatism?
Paralysis?	Spitting of Blood?	Gout?
Insanity?	Habitual Cough?	Dropsy?
Epilepsy?	Asthma?	Scrofula?
Habitual Headache?	Dyspepsia?	Syphilis?
Fits or Convulsions?	Colic?	Yellow Fever?
Consumption?	Rupture?	Disease of the Brain?
4.—Has he had any other Serious Illness, Local Disease, or Personal Injury, and, if so, of what nature? how long since? and effect on general health?		
5.—Is there to the knowledge or belief of the undersigned, now existing any disorder, or any infirmity or weakness, tending to impair his constitution? |		
6.—Have either of his parents, uncles, aunts, brothers, or sisters ever been insane or had Pulmonary, Scrofulous, or any constitutional or hereditary disease? If so, how many have been so affected? |		
7.—Name and residence of his usual Medical Attendant? |		
8.—Is there any fact relating to his physical condition, family history, or habits which has not been stated in the answers to the foregoing questions, and with which the officers of the Company ought to be made acquainted? |		
9.—Has he reviewed the answers to the above questions, and is he sure that they are correct? |		
(Signature of the Candidate.)		In presence of
		MEDICAL EXAMINER.

(Signature of the Candidate.)

In presence of

Medical Examiner.

INDEPENDENT ORDER OF FORESTERS.

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MEDICAL EXAMINER'S REPORT.

	(A)	(B)	(C)	(D)	Ex	In.
	(A)	(B)	(C)	(D)	In.	In.
1.—State the approximate (a) Weight, (b) Height, (c) Figure, (d) Complexion, and (e) General Appearance of the Person, and (f) Measurement of Chest during full expiration and inspiration.						
2.—Do Auscultation and Percussion of the Chest indicate Disease of the Heart or Respiratory Organs?						
3.—(A) How many Inspirations are there in a minute? (B) Is the Respiration full, free, distinct, and perfectly healthy in every part of both lungs?						
4.—(A) State the character of the Heart's action. (B) Are there any indications of disease of this organ or of the blood vessels?						
5.—State the rate and other qualities of the Applicant's pulse?						
6.—Are the functions of the Brain, the Muscular and Nervous systems in a healthy state?						
7.—Is he subject to Cough, Expectoration, Difficulty of Breathing, or Palpitation?						
8.—(A) Are the functions of the Abdominal and Genito-Urinary Organs in a healthy state? (B) Does Rupture exist? If so, state its character and extent; and whether the Applicant wears a truss.						
9.—Have you reason to believe that his parents, brothers, sisters, uncles or aunts ever had pulmonary or other diseases hereditary in their nature? If In case either of the parents of the Applicant have been affected with, or died of disease hereditary in its nature, the Medical Examiner is requested to state the facts in the case, especially the age of the parent so affected, and whether the Applicant resembles the parent so affected in general temperament, constitution, etc.						
10.—Is he dumb, or deaf, or blind (partially or wholly), or has he any natural or other infirmity or deformity?						
11.—Do you consider the person's life good, and do you recommend that he be admitted to membership?						

Dated the day of 187

(Signed),

MEDICAL EXAMINER.

Where graduated

(Name the College or University.)

Residence

This was a step in the right direction, certainly ; but the Supreme Court should have gone much further, and should have made the use of these examination forms not only compulsory in all cases, but should also have insisted upon having them reviewed at least by a State Medical Referee. Representatives Drs. Griffiths, of Louisville, Ky., and Oronhyatekha, urged strongly that all examinations be sent to the Supreme Physician, to be reviewed by him before admission to the Order, but the Supreme Court failed to see its way clear to order such a course. This, undoubtedly, was one of the leading factors which contributed to the disintegration of the Order later on, at least that section of it which called itself the United Order of Foresters. For, when at the next session of the Supreme Court, a two thousand dollars', and a three thousand dollars' benefit were added to the system, hundreds in the Order, who were in ill-health, were permitted to take out \$2,000 and \$3,000 policies, due to the laxity with which medical examinations were performed. Indeed, we are afraid many a Brother, who may be said to have had one or both feet in the grave, was permitted to increase the amount of his policy.

We find, among the legislation of this session, the following :—

Representative Griffiths, of Kentucky, presented the following, which was adopted, and to form a part of Article XIX. :—

"State and Provincial Jurisdictions, in which R. W. H. Courts have been established, shall pay to the M. W. H. Court, on or before its annual meeting, the sum of \$75 for each of its two representatives. In States and Provinces wherein there are no R. W. H. Courts, the subordinate courts therein shall be assessed a per capita tax of twenty cents, and collected by the E. C. prior to the M. W. H. Court meeting. This High Court shall pay its representatives and officers such mileage and per diem allowance as may be fixed at each session."

A proposition to reduce the minimum age for admission to eighteen years, was defeated. A resolution was passed, to the effect that the Most Worthy High Chief Ranger cannot hold the position of Right Worthy High Chief Ranger at one and the same time. The salary of the Supreme Secretary was made \$1,000, and the services of the outgoing M. W. H. C. R. were recognized by the presentation of a jewel. The following is the record in the matter :—

Representative Mayer, of West Virginia, presented the following, which was adopted:—

Whereas, P. M. W. H. C. Rangers, A. B. Caldwell and Henry Griffin were presented with a jewel each; therefore be it

Resolved, That P. M. W. H. C. Ranger, Robert M. Cordes, be presented with a similar jewel, as a token of respect for services that he has rendered during his administration, and that \$50 be appropriated for that purpose.

The officers elected and installed for the incoming term were as follows:—

M. W. H. C. R., Judge William B. Hoke, Louisville, Ky.

R. W. H. V. C. R., E. S. Pike, St. Louis, Mo.

R. W. H. Per. Sec., A. B. Caldwell, New York, N.Y.

R. W. H. Treas., M. Griffin, Rochester, N.Y.

R. W. H. S. W., E. Klauber, Louisville, Ky.

R. W. H. J. W., D. Mayer, West Va.

London, Ontario, was chosen as the place for holding the next meeting of the M. W. H. Court, as the following record shows:—

"Representative Griffiths moved a committee of three to select the place for holding the next M. W. H. C. meeting.

Rep. Oronhyatekha moved to ballot, as a substitute, which prevailed. Chicago, London, Richmond, Nashville, New York, Pittsburg, Indianapolis were named. Bros. Wilson and Knoefel were named as tellers. A ballot was had, resulting:—

London	12
Chicago	6
Pittsburg	2
Nashville	2
Richmond	3
New York	2
	—
	27

There being no choice, a second ballot was had, after all names except London and Chicago were withdrawn, which resulted as follows:—

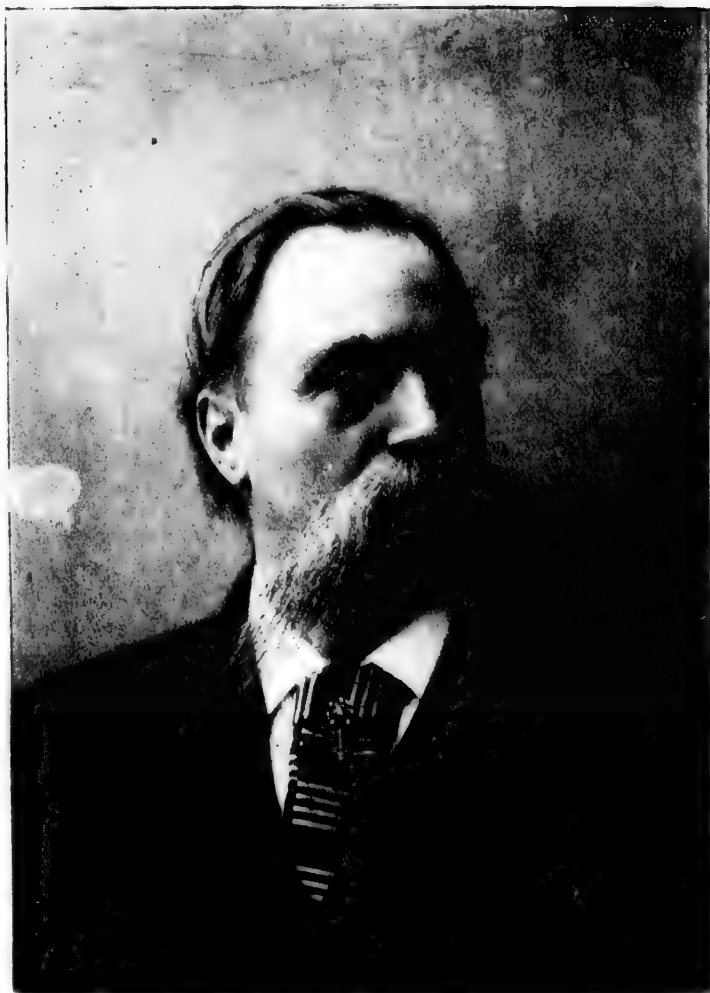
London	17
Chicago	11
	—
	28

London, Ontario, was therefore declared to be the choice for holding the next session of the Most Worthy High Court. The most important legislation enacted at this session was the change

made in the Endowment Law. Heretofore, as already noted, the amounts collected by each subordinate court in the whole Order, for each death, were sent to the treasurer of the subordinate court where the death had occurred, who paid the amount over to the beneficiary of the deceased brother, if this did not exceed \$1,000. If, however, the amount received by him exceeded \$1,000, then he paid \$1,000 to the beneficiary, and the balance he returned to the Supreme Secretary. The change made in the Endowment Law required the subordinate courts to send the whole amount of the contributions of the members for the endowment fund to the Supreme Treasurer, who would then distribute the amounts due on each death claim to the various beneficiaries. This change nearly cost the Order its life, as will be shown hereafter. With the adjournment of the Supreme Body at St. Louis may be said to have closed the first period of the Order's existence, and the second period to have commenced with the next session of the Supreme Court, held at London, Canada, where very radical changes were made in the Endowment Laws. The nature of those changes will be found fully set forth in Chapter IV., and in the Chapter on the Endowment Laws.

The next chapter we shall devote to the "Griffin Sin," and the secession movements which developed in Massachusetts, Illinois and Canada, and which eventuated in the organization of the "I. O. F. of Illinois," and of the Canadian Order of Foresters. Whatever may be the legal bearings in the case, it must be quite evident to every reader that the I. O. F. of Illinois, having first rebelled against the constituted authorities and then having been expelled from the I. O. F., have no moral right to the name of the Independent Order of Foresters, though it is qualified with the words "of Illinois."

It was claimed, at the time of the secession of the Canadian Order of Foresters, that, but for Dr. Oronhyatekha, there would have been no I. O. F. left in Canada. Whether this statement had any foundation in fact or not, it at any rate probably accounts for the violent hatred displayed by some of the officers and members of the C. O. F., towards Dr. Oronhyatekha. The bitter attacks made on the I. O. F., noted in the next chapter, were, in all likelihood, born of this hatred.



JUDGE W. B. HOKE,
PAST SUPREME CHIEF RANGER.



E. BOTTERELL, P. H. C. R.,
PAST SUPREME CHIEF RANGER.

CHAPTER III.

SUPREME TREASURER GRIFFIN'S DEFALCATION—SECESSIONS FROM THE ORDER—THE ORDER SHAKEN TO ITS FOUNDATIONS.

WHEN the Supreme Court at its session in St. Louis, Mo., resolved to do away with the old and cumbersome methods of collecting and paying over to the widows and orphans of deceased Foresters the benefits of the Order, no one dreamed that the change would so soon make it possible for one of its officers to shake the Order to its very foundations. The old method of collecting five or six assessments, or more, as the case might be, and sending the same to five or six or more treasurers of subordinate courts to be by them paid over to the widow of the deceased brother, was indeed complicated. The error committed was not in making the change that it did, viz., to have all the moneys collected for the endowment fund in the subordinate courts sent to a central treasury, but in not requiring, as we require now, that the drafts or money orders be made payable to the order of the bankers of the Order, but allowing it to be sent to the Supreme Treasurer to be deposited by him to his own credit in such bank as he might select. It was said that the Supreme Court should have required larger bonds than it did from its Supreme Treasurer, but even that would not have given the protection to the funds of the Order which is afforded by the present system. Bro. M. Griffin, who was elected at St. Louis, had filled the highest office in the gift of the Order and showed his popularity by defeating Bro. James Saunders, the previous R.W.H. Treasurer for the office of Supreme Treasurer. There is no doubt that the new treasurer began his peculations from the moment of his induction into office, for he was installed late in November and yet by January he was a fugitive from justice with some \$17,000 of the funds of the Order in his possession.

Immediately after the session of the Supreme Court at St. Louis which closed, as already noted, on the 14th of November, 1878, the subordinate courts received from the Supreme Secretary a form on which to make their monthly remittances. The following is a copy of the same filled out as for Court Victoria, No. 10:

Remittances to Supreme Treasurer.

I. O. F.

Hall of Court Victoria, No. 10, located at London, County of Middlesex,
Province of Ontario.

\$15.00.

26th February, 1879.

Bro. J. W. Hickman, Supreme Treasurer.

Enclosed find P. O. order, being for \$15, to be credited to the account of Court Victoria, No. 10, for call No. 29, and deaths No. 159 to No. 170 inclusive. The previous call, No. 28, for \$15, has been paid. Please acknowledge the receipt.

Yours, in L., B., C.

B. W. GREER,
Treasurer.

[SEAL OF COURT.]

ATWELL FLEMING,
Rec. Secretary.

P. O. address, London, Ontario.

1. N.B.—Any negligence on the part of the treasurer in filling out *all* the above blanks will necessitate the return of the remittance, without credit being given, and, should your assessments remain unpaid at the expiration of forty days from the date of Supreme Secretary's notice, you will be reported to him as delinquent, and shall stand suspended, according to Section 5 of the Endowment Law. Your attention is also called to the latter part of Section 4 of Endowment Law, governing remittances, which will be strictly enforced by the Supreme Treasurer.

2. N.B.—A duplicate copy of the above must, on the same day, be forwarded to the Supreme Secretary. Please be punctual in all this, as it saves much delay and confusion.

[SUPREME COURT SEAL.]

BY ORDER OF THE E. C.

The first remittances therefore which the new Supreme Treasurer received from the subordinate courts were those for December, and yet by the end of January the subordinate courts re-

ceived the following communication. To say that it was like a thunder bolt out of a clear sky would be a very mild description of its effect upon the Order.

I. O. F.

Private to the Courts.

OFFICE OF THE R. W. HIGH PER. SEC.,
NEW YORK, January 28th, 1879.

BRETHREN,

On the 17th instant, Bro. Henry Griffin, our late R. W. H. Treasurer, left his home at Rochester, informing his family that he was going to Elmira, Williamsport and Detroit, and might not be back for several days, and no one has heard from him since, thus plunging his family in the deepest distress. Before leaving, he executed a power of attorney to his son-in-law, Geo. B. Seaman, to receive and open his correspondence, to indorse his name, deposit moneys, etc., which he did do in name of "Geo. B. Seaman, Attorney," to an amount of over \$2,250. Griffin not answering my urgent letters for settlement of endowment, nor M. W. H. C. R. Hoke's repeated demands for an additional bond, which he volunteered to comply with, and which fact I erroneously printed in the January *Herald*, has basely deceived me. I telegraphed to Rochester to know if Griffin was there, and learned he had been gone several days. I telegraphed Judge Hoke this fact, and he answered: "Go find Griffin at once!" So I took the next train, and arrived in Rochester last Sunday morning. Bro. Sydney J. Lovecraft, Mr. Seaman and myself examined Griffin's books, and he has recorded as paying by checks four endowments on January 12th, and six on January 14th, 1879. On Monday, we visited the banks, and found that he had closed all accounts, the heaviest in the Powers Bank, drawing out in bulk from \$2,000 to \$4,000 at a time. We were unable to trace, in banks or express offices that he had sent off any money. Several brethren state that they saw several certified checks in his hands, with names of widows inserted in them. If it be true that he has paid ten endowments, and his bond of \$10,000 be good, our loss will be covered. We will ascertain soon as to how many endowments have been paid. An immediate effort will be made, by indictment and a detective agency, to arrest the defaulter, if he proves to be one, and recover his plunder. Griffin was also High Treasurer of the R. W. H. C., of New York, Grand Deputy Dictator of the K. O. H., of this State, Treasurer of the Knights of Honor at Rochester, and President of the Endowment Rank of K. O. P., and, although his business was involved last fall, I found few to believe that

he had absconded, as his integrity had never been questioned before, being a bold and fearless advocate of right. He has acted very strangely for some time past in Rochester, leading some to believe he was crack-brained. He went to his new bondsmen and showed each one that his name was scratched off, and, when asked by them why he did not send it to Judge Hoke, he replied: "Because Hoke and Caldwell have *punched* me so much about this bond that I will not send it now, but will prove to this Order that an honest treasurer needs no bonds." At my request at Rochester, Judge Hoke telegraphed Bro. Sydney J. Lovecraft to take charge of all books, letters, moneys, etc., in Griffin's office, until a new treasurer could qualify, and Mr. Seaman promised to turn over to him all the money in his possession. Seaman had the money in two banks, and, in order to prevent its being drawn without Bro. Lovecraft's presence and consent, I have instituted proceedings in the matter. All drafts and money orders that have reached Rochester since the 17th instant are safe in Bro. Lovecraft's hands, as he is a gentleman of wealth and integrity. *Send no more money to Henry Griffin.*

Now, brethren, do not be disheartened over the facts I give you. You cannot but feel it keenly. It is our *first* mishap. Every Order has experienced such losses. They select their best men and the devil triumphs over some of them. No member can feel this sting more deeply than I do. If a mind fired with anguish for three days and three nights, and a body refusing both food and rest during that time, is pain, then I have suffered. Judge Hoke's letters to Griffin and myself show his deep mental anguish, as he felt a great responsibility, and did all that mortal man could do to have Griffin conform to law, and relieve the Forestric mind by giving additional bonds. But Judge Hoke and myself are not men to brood long over mishaps. We have clenched hands to fill up the gap by harder labor; and he, as our leader, goes forth at the head of our gallant band of brothers with the Napoleonic battle-cry, "ONWARD! ONWARD!" Close up the ranks, arouse all sleepers to action, and you will see our proud banner wave triumphant on the ramparts of "LIBERTY, BENEVOLENCE AND CONCORD!" Oh, then, my brethren, be of good cheer, and we will stand by you!

Griffin has been expelled! A new treasurer, with ample security, will be announced in my coming death calls. L., B., C.

A. B. CALDWELL,

[M.W.H.C. Seal.]

R. W. H. Per. Sec., Station L.

New York City.

The following is a copy of the original call issued to the Order after the defalcation had been announced. The call was for the January deaths, and dated 1st Feb., 1879:

I. O. F.

Office of the R. W. High Permanent Secretary.

High Court
Seal.

EXECUTIVE COMMITTEE CHAMBERS.

125th Street and Fourth Avenue, New York.

To all Subordinate Courts, wherever existing.

Pursuant to Sections 5 and 6 of the Endowment Law, you are enjoined to pay TEN cents for each death mentioned in the following catalogue and remit the same in ONE SUM (as per Sec. 6) to Bro. Henry Griffin, R. W. High Treasurer, No. 5 Market Street, Rochester, N. Y., and *at the same time* you are required to forward to me, by mail, the separate amounts paid on each death and SUM TOTAL. All courts (see Sec. 8) not paying these death calls within 40 days from date "STAND SUSPENDED," and every member (see Sec. 9) not paying his court 10 cents for each death *within 30 days* from the time this notice is read in his court "*stands suspended.*" Courts should notify all members who are not present when these calls are read.

Blank Endowment Remittances furnished Rec. Secretaries at \$1 per 100.

Blank Monthly Endowment Reports.....\$1 per 100.

Blank Quarterly Endowment Returns.....\$1 per 100.

The name and address of Griffin were scored out with a pen and the following printed on the call card :

 Send all remittances for endowment payments to J. W. HICKMAN, R. W. High Treasurer, Louisville, Kentucky.

His bonds are \$50,000, secured by \$100,000, with two good and sufficient sureties, approved by M. W. H. C. R., Judge Hoke.

No. 159, Bro. C. Schlick, Court Schiller, No. 12, Cleveland, Ohio, died of Dropsy, Dec. 23, 1878, aged 50 years. Initiated July 19, 1876. Paid in endowment fund \$15.30; endowment to be paid to Sophia Schlick.

No. 160, Bro. Thomas Antle, Court Daniel Boone, No. 7, Louisville, Ky., died December 30, 1878, of Softening of the Brain, aged 45 years. Initiated April 7th, 1877. Paid in endowment fund \$11.80; endowment to be paid to his widow, Elizabeth Antle.

No. 161, Bro. G. Gentner, Court Schiller, No. 6, Louisville, Ky., died of Heart Disease, December 31, 1878, aged 46 years. Initiated January 22nd, 1878. Paid in the endowment fund \$9.90; endowment to be paid to his widow, Maria Gentner.

No. 162, Bro. John H. Wagner, Court Excelsior, No. 3, St. Louis, Mo., died January 5th, 1879, of Sytitis, aged 38 years. Initiated May 30th, 1876. Paid in endowment fund \$14.70; endowment to be paid to his widow, Ellen Lee Wagner, St. Louis, Mo.

No. 163, Bro. Emil Grollmund, Court Independence, No. 4, New York City, died January 5th, 1879 of Dropsy, aged 34 years. Initiated May 14th, 1878. Paid in endowment fund \$12.90; endowment to be paid to his widow, Maria Grollmund, \$700, and \$300 to his mother, Catharine Grollmund.

No. 164, Bro. James C. Barclay, Court Hobah, No. 8, Lexington, Ky., died January 8th, 1879, of Bright's Disease, aged 36 years. Initiated April 20th, 1877. Paid in endowment fund \$13.30; endowment to be paid to his widow, Millinda B. Barclay, Lexington, Ky.

No. 165, Bro. Christ Best, Court Silva, No. 3, Louisville, Ky., died January 8th, 1879, of Pulmonary Consumption, aged 24 years. Initiated August 24th, 1877. Paid in endowment fund \$10.90; endowment to be paid to his widow, Lena Best, Louisville, Ky.

No. 166, Bro. Geo. Fisher, jr., Court Broadway, No. 9, Louisville, Ky., died January 10th, 1879, of Congestion of the Lungs, aged 38 years. Initiated May 10th, 1877. Paid in endowment fund \$13.60; endowment to be paid to Mary A. Fisher, administratrix.

No. 167, Bro. Michael Foley, Court Metropolitan, No. 17, Boston Highlands, Mass., died January 13th, 1879, killed by the horse cars, aged 48 years. Initiated July 22nd, 1878. Paid in endowment fund \$4.50; endowment to be paid to his widow, Mary Foley.

No. 168, Bro. Albert Olewine, Court Mason, No. 40, Springfield, Ohio, died January 13th, 1879, of Pneumonia, aged 45 years. Initiated March 6th, 1878. Paid in endowment fund \$8.70; endowment to be paid to his widow, Amanda E. Olewine.

No. 169, Bro. Valentine Homer, Court General Warren, No. 11, Boston Highlands, Mass., died January 17th, 1879, of Brain Congestion, aged 35 years. Initiated April 9th, 1878. Paid in endowment fund \$6.20; endowment to be paid to his widow, Emily Homer.

No. 170, Bro. John M. Withers, Court Madison, No. 8, Tennessee, died January 21st, 1879, of Consumption, aged 37 years. Initiated May 11th, 1878. Paid in endowment fund \$7.30; endowment to be paid to his widow, Bettie C. Withers.

I would suggest to all courts, wherein the first meetings in the month the death calls cannot be read in time to collect assessments from members, prior to the expiration of the forty days, to adopt a by-law providing for advance payments.

All Recording Secretaries, who have paid the late High Treasurer, at Rochester, the endowment calls for December 1st, 1878, and January 1st, 1879, will please send me *immediately*, OFFICIALLY, the total and separate amount paid on each month; and all who have not paid, will pay *immediately* on

both of said calls, to the present High Treasurer, as named above, and notify me of the same, and of the numbers paid on, and the total amount, on each month, *separately*. By doing this you will aid me to get an early adjustment. *Please do not fail!* This call was issued as soon as I received orders for the new High Treasurer.

In L., B., C.,

A. B. CALDWELL, R. W. H. Per. Sec.

FEBRUARY 1st, 1879.

Station L. New York.

Scarcely had the announcement reached the membership at large before a movement for secession developed in various sections of the jurisdiction. The High Standing Committee of Massachusetts issued the following circular:

CIRCULAR.

OFFICE OF HIGH SECRETARY,

326 Main St., WORCESTER, MASS., Feb. 11th, 1879.

At a meeting of the High Standing Committee, held in Lusitania Hall, 164 Hanover Street, Boston, Feb. 6th, 1879, the following Preamble and Resolutions were unanimously adopted:

Whereas the Independent Order of Foresters has met with a serious loss by the defalcation of the late R. W. H. Treasurer, Henry Griffin, and by reason of which, the families of our deceased brothers are, for a short time, deprived of the Endowment for which those brothers had by the payment of dues and assessments, secured for those Families, and,

Whereas the M. W. H. Court Officers by neglecting to fix and secure proper bonds before any of the Endowment Funds were entrusted to the keeping of the Treasurer, are in a measure responsible for this loss, and,

Whereas it is evident to your Committee that it is desirable that a change should be made by dividing into Districts, our Endowment system. Therefore be it

Resolved, that no more money be sent out of Massachusetts except for the January call (or those made prior to it), and all Courts which have not paid them are hereby enjoined to forward at once to J. W. Hickman, R. W. High Treasurer, Louisville, Kentucky, all Endowments due up to February 1st, 1879, taking due care that it is done in a proper manner by the Treasurer of the Court, as he is the proper officer to do so.

Resolve, that the claims now due the families of our deceased Brothers Leary, Lothian, Foley, and Homer, should be paid as soon as possible, and that it may be done, it is hereby ordered that an Assessment of \$1.00 *per capita* be levied on each financial member for the Month of February, and

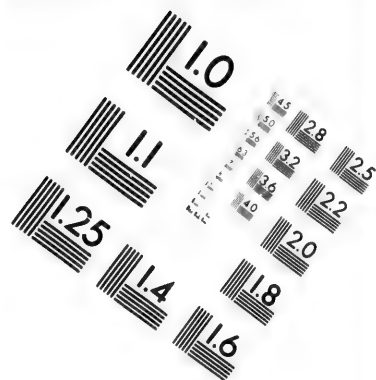
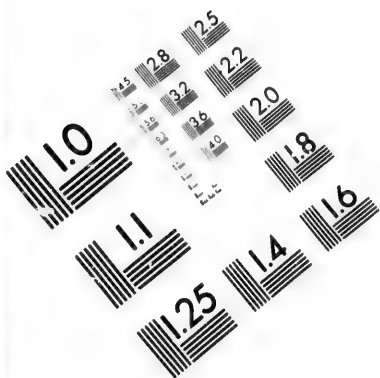
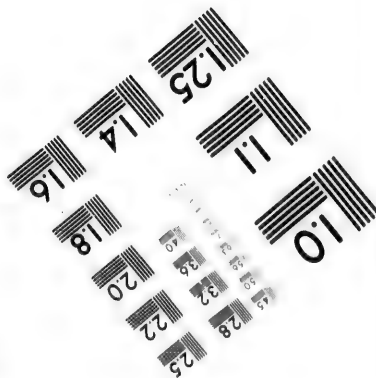
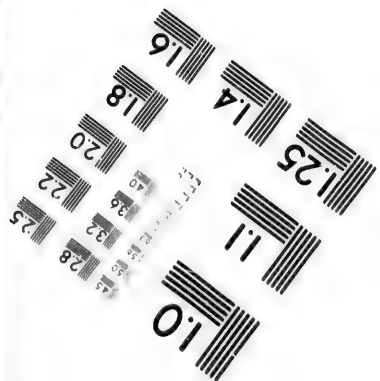
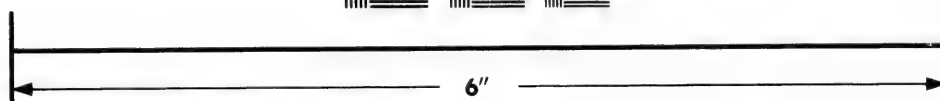
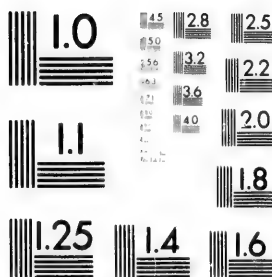


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each month thereafter one of 50 cents, and that it be paid on or before the 5th day of March, and the 5th day of each month thereafter, to JOSEPH POWER, High Treasurer of Massachusetts, 109 Blackstone Street, Boston, Mass., who has furnished acceptable bonds with satisfactory securities.

Resolved, that when the money received by the High Treasurer amounts to \$100, it shall be paid by him in equal sums to the persons named in the several benefit certificates, and that he be accompanied when making those payments by the District Deputy, or by the Chief Ranger, or Treasurer of the Court of which the deceased were members, to certify to the payment thereof.

Resolved, that in case of the death of a brother in Massachusetts (until such time as other arrangements shall be made) that a *per capita* Tax of \$1.00 be levied upon each financial member of each Court in Massachusetts, and forwarded by the Treasurers of the Courts to the High Treasurer, JOSEPH POWER, within 40 days from the date of the notice, and at the same time notify the High Secretary, J. C. Simmons, 326 Main Street, Worcester, Mass., of the amount sent.

During the month in which a *per capita* Tax becomes necessary, the assessment for the amount of 50 cents shall be postponed to a month wherein no death shall occur.

BROTHER FORESTERS OF MASSACHUSETTS :

Will you not at this time unite, and as with one voice proclaim that there will be no faltering upon your part, but that you will see to it that the widows and orphans of our deceased brothers (who are by the ties of our Fraternity entitled to our support and care) are not made to suffer longer by the wrong-doing of others.

The twelve death notices issued February, 1879, shall be passed by, until further instructions from this Committee.

Your Committee hereby give notice that all Courts which have not remitted as above ordered, and by said date, shall be suspended forthwith.

The "Boston Daily Globe" will publish any reports from Secretaries, if they send the same to Capt. John M. Tobin, "Globe" office, Boston, Mass.

JOHN POWER, R. W. H. C. R.

M. J. GATELY, H. V. C. R.

J. C. SIMMONS, High Secretary.

JOSEPH POWER, High Treasurer.

R. RAMSDEN, H. S. W.

DENNIS KELLEY, H. J. W.

A. E. PAUL, H. S. B.

T. F. CONNELLY, H. J. B.

The High Standing Committee of Illinois also took action similar to that of Massachusetts. On receiving information of these

rebellious acts, the M.W.H.C.R. issued the following general circular :

TO ALL SUBORDINATE COURTS
OF THE
INDEPENDENT ORDER OF FORESTERS

IN THE UNITED STATES AND THE PROVINCES.

BRETHREN,

Whereas our present Endowment Law is a general law, regularly adopted by the M. W. H. C., in session at St. Louis, Mo., and its observance imperative, equally binding upon R. W. H. Courts, the E. C., and all Subordinate Courts, and whereas, said law cannot be abrogated, amended or set aside, except by the power which created it—and whereas, the convening of the M. W. H. C., at St. Louis (where the Constitution provides it shall be, if convened), will necessitate large expense, and inconvenience, with a small attendance—and whereas, I have been informed by letters from two States, that the R. W. H. Court Officers are contemplating the management of their own Endowment and trying to persuade the Subordinate Courts to send no more money to the Treasurer of the M. W. H. Court.

THEREFORE, all R. W. H. Courts and Subordinate Courts, are notified that such action is illegal and rebellious, and any Court refusing to pay the assessments legally issued will be suspended, as now required under our law. Every Subordinate Court has a right to refuse to obey any *illegal act or order from the R. W. H. Court Officers*. When a majority of any Court refuses to comply with the well known law, then a minority, or an individual of said Court, may send his assessment, until such steps can be taken, as will place the law-abiding members in possession of the Court property, and such Courts can be reorganized, with *true and loyal* men at their head. As the M. W. H. C. R., I have no authority to grant separate Endowment, and under my obligation *must and will not only obey the law but do all in my power to enforce it*. I hold my position not by my own seeking, but by the voice of your representatives, legally assembled. From every source, even from those now aiming to establish State Endowment, I have the assurance of their kind wishes, confidence and esteem. And to them I appeal to obey the law, and wait until next meeting of the M. W. H. C., and then *go in peace*, go by a vote of the representatives, in a lawful way. The question of a separate Endowment has been agitated in other Orders, but always in the Supreme Lodges, and *only* in this manner can it ever exist in the INDEPENDENT ORDER OF FORESTERS. No matter what your relation may be with the E. C.,

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or your position in your own State, the law will be strictly enforced. To me it will be an unpleasant duty to deal harshly with my kind friends, from whom I have received so many agreeable letters. But rest assured, I will be governed by my duty to the Order, and if the obligation by which we are united is a rotten *cobweb*, then break it, and let the blame rest where it belongs.

If the steal of HENRY GRIFFIN, of Rochester, N. Y., will put to flight 15,000 Foresters, then I hope your *stampede* will not be checked until you have gone so far that there will be no possible hope of your return. Suppose he has stolen \$5,000 it can be paid in three months at 10 cents each. Our Order is young, very weak in many States, and able, in only a few States, to pay the Endowment as guaranteed under our Constitution. Any thinking man must know that a separation with our scattered membership, is detrimental to our interest, and especially just after the rascality of Griffin, it is calculated to destroy all confidence in our perpetuity.

The time may come, and doubtless will, when State Endowment will be granted, and will do no harm—Is there a man in our Order that does not regard the withdrawal of a single State, as very damaging to our prosperity—Yes, a ten times worse blow than the steal of our late High Treasurer. I again appeal, to all individuals, Subordinate Courts, and R. W. High Court Officials to stand firm, following no flag except the one of the Most Worthy High Court. GRIFFIN was removed from office and after trial by his Subordinate Court expelled from the Order and will be penitentiared. In his place the E. C. appointed a worthy brother, J. W. HICKMAN, who has given bonds with good surety.

The money is deposited in Bank in the name of the M. W. H. C., subject to our joint cheque, payable to the order of a third party. Since the First of February, he has paid TWENTY THOUSAND Dollars Endowment to the Widows and Orphans of our dead brothers, and will continue to pay as fast as there is sufficient on hand to pay one Endowment. If the R. W. H. C. Rangers and D. Deputies will devote one-half the time to instituting new courts, and increasing our membership, that they are wasting in quarrelling, our Order will double its membership before October, I therefore appeal to every brother to do his duty, and go to work in earnest. With the best wishes for the success of our Noble Order, and without any personal feeling towards a single member, I again ask that you submit to the law for I will enforce it, if there is but one member left to tell the story.

Fraternally,

W. B. HOKE, M. W. H. C. R.

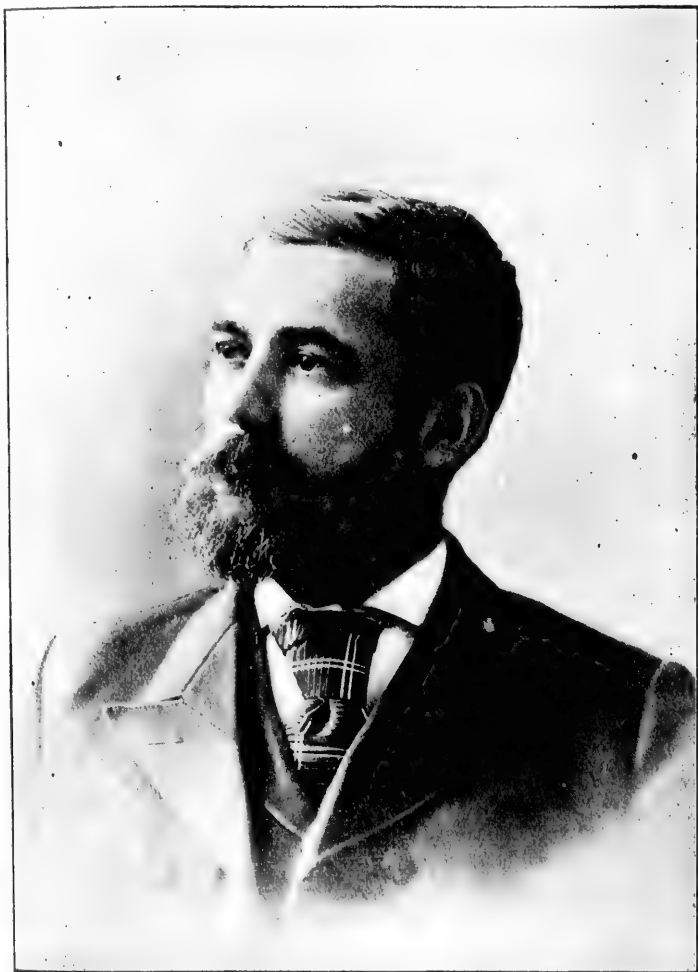
When this circular was received in Massachusetts, the High Standing Committee receded from their position, and postponed secession for the present, but called a meeting of their High Court, as per following circular ;

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JOHN A. MCGILLIVRAY, Q.C.,

SUPREME SECRETARY.



E. S. CUMMER,
PAST SUPREME SECRETARY.

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JOHN POWER, R. W. H. C. R.
P. O. Address, 109 Blackstone St.,
Boston, Mass.

J. C. SIMMONS, HIGH SECRETARY.
Office, 326 Main Street,
Worcester, Mass.

OFFICE OF THE R. W. HIGH COURT, I. O. F.
OF THE COMMONWEALTH OF MASSACHUSETTS.

BOSTON, MASS., FEBRUARY, 1879.

To Court———

BROTHERS,

I am in receipt of a communication from M. W. H. C. R., Brother Hoke, dated 15th inst., wherein he states that in a few days he will cause to be paid to the families of all deceased brothers who are entitled to the same, the sum of Five Hundred Dollars each, on account. In said communication the M. W. H. C. R. desires that the course of action ordered by the High Standing Committee of Massachusetts, relative to the per capita tax payable on March 5th, 1879, be rescinded. Now, therefore, it is hereby ordered by this R. W. High Court, that the assessment and collection of said per capita tax (as per circular of February 11th, 1879), be omitted until further instructions from the High Standing Committee.

And whereas numerous courts, aggregating a membership of nearly one thousand, have urgently requested a special meeting of the Massachusetts R. W. High Court, without unnecessary delay; therefore, I declare that a special session of this R. W. High Court of Massachusetts will be holden on March 5th, 1879, at No. 176 Tremont Street, at one o'clock, P.M., to take into consideration all matters appertaining to the Order in this State. Delegates (who are financial) that represented their courts in High Court meeting last September, hold their office until next annual meeting. Courts that have been instituted since last September High Court meeting, shall elect delegates irrespective of rank,—all financial members are eligible in such courts. Delegates must be members of the court they represent. No proxy votes shall be allowed. Camps are not entitled to representation. Each court is entitled to two delegates, and such delegates shall produce a certificate with signatures of Chief Ranger, Recording and Financial Secretaries, and Court Seal attached. Vacancies in any court shall be filled in accordance with the rule laid down for new courts.

Yours in L., B. C.,
JOHN POWER, R. W. H. C. R. MASS.

When the session took place, action on separation was postponed.

In Illinois events took a different course. The leaders in that State set up a new doctrine, and endeavored to get the Supreme Body to adopt it, which was to divide up the Order into separate state jurisdictions, so far as endowments were concerned, similar to that which exists in the Ancient Order of United Workmen.

Notwithstanding the refusal of the Executive Council, they proceeded to put their ideas into immediate action. The M.W.H. C.R., Bro. Judge Hoke, in his report to the next Supreme Court, in referring to the action taken by the High Court of Illinois, makes the following observations:

"When the defalcation was discovered, had the States stood firm, it would have passed off with as little harm as an April shower. Two such steals would have been a trifle compared to the shock caused by the withdrawal of a State. When Illinois withdrew, again the trouble and dissatisfaction commenced. Had our friends in Illinois desired to destroy the Order,—had they in their former official capacity taken an obligation to break up Forestry, they could never have found a more opportune time, or a better way than to withdraw. Had their withdrawal been quiet, it would have been bad enough, but their action was printed on postals and sent broadcast to all the courts. If they honestly believed it right to go out, as many of them no doubt did, what could have been their object in trying to stir up dissension in other States and Courts? In February a printed postal from Illinois was sent all over the States, 'That no document was official coming from outside their State, and no court must read such document unless the seal of the High Court of Illinois was attached to it.' The State of Illinois determined that no communication should be read from an officer of this court upon any business whatever, *until such document was first scrutinized, or had the approval of the High Secretary of Illinois.*"

Holding such views as the above, and which every Society man will endorse, there was but one course to pursue, and that was to declare the Charter of the High Court of Illinois forfeited by reason of their rebellious proceedings. The official order declaring the Charter forfeited is as follows:—

Office of the M.W.H.C.R. of the World.

LOUISVILLE, Ky., April 28th, 1879.

Whereas, the R.W.H.C. of Illinois has repudiated our Endowment law, and enacted one of their own, under which they are now working, and refuse to obey the Endowment law enacted by the M.W.H. C., and do not pay their Endowment tax, thus defying and setting at naught the laws, rules and regulations of our Order; therefore ordered, that the charter of said R.W.H.C. be, and the same hereby is *declared null and forfeited*; and each R.W.H.C. and Subordinate Court in our entire jurisdiction is enjoined not to hold Forestric communication with said R.W.H.C., nor with its H.S. Committee, nor with any Subordinate Court in that State, excepting Courts Nos. 2, 3 and 7, until further notice

All courts desiring to return to their allegiance can do so by promising loy-

city in petition, when such courts shall be restored and protected in same manner as all loyal courts now acting under the immediate jurisdiction of the M. W. H. C.

In L., B. and C.,

W. B. HOKE, M. W. H. C. R.

Concurred in by Brothers Pike, Caldwell and Hickman of the E. C.

Attest, A. B. Caldwell, R. W. H. Per. Sec.

At the next succeeding Session of the Supreme Court, Messrs. Kilpatrick and Petrie presented themselves, and asked leave to be admitted as Representatives from Illinois. The following is the record of the report of the Committee to whom the matter was referred, as found on page 190 of the minutes of proceedings of the London Session of the Most Worthy High Court, held in October, 1879.

The Committee on Petitions made the following report, which, upon motion of Rep. Caldwell, was adopted :

To the Officers and Members of the M. W. H. Court of the World.

Your Committee on Petitions, to whom was referred the communication of Messrs. Kilpatrick and Petrie, of the State of Illinois, asking for seats in this M. W. H. Court, as representatives of a so-called High Court of Foresters of the State of Illinois, would respectfully report,

That they met the above gentlemen, and received from them a full statement of their case, and of the causes which led to the act of the E. C., through which the High Court of Illinois was suspended from the Order.

That the suspended courts of Illinois manifest no disposition to purge themselves from the insubordination for which they were suspended, and

That they refuse to comply with the terms through which alone they can again become entitled to the name of Independent Foresters, and to representation in this M. W. H. Court.

Your Committee would therefore submit the following resolution :

Resolved,—That the communication and petition presented by Messrs. Kilpatrick and Petrie be respectfully returned to the petitioners, with the statement that this M. W. H. Court cannot treat with the suspended Foresters of Illinois until they shall have purged themselves from the insubordination through which they voluntarily, and of their own act, ceased to be members of the I. O. F.

J. J. MULHERON,
JOHN GROGAN,
J. A. PAIN,
JOS. D. POUTCH,
ORONHYATEKHA.

The brethren in Illinois, who went out of the Order upon what might be termed the States-right's doctrine, have continued in existence down to the present time as the "Right Worthy High Court of the Independent Order of Foresters of the State of Illinois," commonly known, however, as "The I.O.F. of Illinois," or "The Illinois Foresters." The membership is confined almost exclusively to Chicago and the immediate surrounding country. They continued the old endowment law for some years, giving \$1,000 insurance benefit on a 10c. per member assessment. Some time ago, however, they changed the manner of raising the money for the Widows and Orphans' Fund to their present method, which is to assess the membership month by month *pro rata* for the amount required. For instance, if \$20,000 were required to pay the death claims, and there were 20,000 members, the assessment would be \$1.00 per capita, but if there were only 10,000 members, the assessment would be \$2.00 per capita. There was another serious evil that existed in the original I.O.F., and which we may say continued very largely down to the date of the secession, which has been perpetuated by the Illinois Foresters, and that is the throwing the doors of the Order wide open to saloon keepers, and allowing the courts to meet in connection with, or in close proximity to saloons.

To-day, owing to a number of causes, among them being probably the admission of saloon keepers and bar tenders as "ordinary risks," there is a large average death rate among the membership of the Order. Below will be found a statement of the assessments paid by each member of the I. O. F. of Ill., among the young and old alike, for an insurance of \$1,000 :—

	1891.	1892.	1893.	1894.
Amount of assessments paid in Jan. . .	\$ 35	\$ 90	\$ 15	\$ 90
do. Feb. . .	1 15	95	1 10	75
do. Mar. . .	85	1 55	90	85
do. April. .	90	75	85	1 15
do. May. . .	1 40	1 20	1 00	1 15
do. June. .	1 20	1 15	95	1 10
do. July. .	1 15	1 20	90	1 25
do. Aug. . .	60	55	75	90

		1891	1892	1893	1894
Amount of assessments paid in Sept.	\$1 15	\$1 00	\$1 40	\$ 80	
do.	Oct....	80	1 15	85	1 10
do.	Nov....	90	70	60	95
do.	Dec....	60	40	90	75

Total for one year.....\$11 05 \$11 50 \$11 35 \$11 65

In addition to the above sums, we understand that subordinate courts exact \$6 each year as court dues, which, however, pay, not only the expense of running the court, but for sick dues as well.

Several attempts have been made to re-unite the I. O. F. of Illinois with the parent body, but, so far without success. The last effort was set on foot in 1893, which proceeded so far, that at a meeting held in the Palmer House, Chicago, the following terms of reunion were agreed to by the representatives of the two Orders.

MEMORANDUM OF AGREEMENT FOR REUNION.

THIS AGREEMENT made and entered into this 16th day of December, A.D. 1893, by and between the Supreme Court Independent Order of Foresters, a corporation, of the City of Toronto in the Province of Ontario, in Canada, party of the first part, and the High Court Independent Order of Foresters of the State of Illinois, a corporation, of the City of Chicago, County of Cook, and State of Illinois, a party of the second part.

WITNESSETH: THAT WHEREAS, each of the parties hereto is the governing body of a secret society, which said secret societies are in reality one and the same Order, derived from the same source; and each of the parties hereto is also a corporation doing an insurance business on the Mutual Benefit plan among the members of the secret society of which each is the governing body; and it is the desire of both of the parties hereto that said secret societies shall become amalgamated, and,

WHEREAS, the party of the first part is the supreme or governing body of the Independent Order of Foresters, and has under its control and charge a large number of High Courts located in different States and Provinces of the United States, Great Britain, Ireland and Canada, such subordinate High Courts being the governing bodies of the Independent Order of Foresters within and throughout the respective States and Provinces in which such subordinate High Courts are located, and,

WHEREAS, the party of the second part is the governing body of the Independent Order of Foresters throughout the State of Illinois, with a membership extending into some of the adjoining States, but its whole membership being directly subject to it and in its control;

1.—Now, THEREFORE, it is hereby covenanted and agreed by and between the parties hereto, that the party of the first part hereby agrees to receive and does receive the party of the second part, together with all its Courts and members, into its organization and secret society, and recognizes the party of the second part as the governing body of said society in the State of Illinois, subject, however, to the government and control of the party of the first part in all matters except as herein otherwise expressly provided.

2.—It is further covenanted and agreed by and between the parties hereto, that the party of the second part will accept and hereby does accept membership in the organization of which the party of the first part is the governing body, both for itself and all the Courts and members under its control, and hereby acknowledges the party of the first part to be the Supreme governing body throughout the world of the Independent Order of Foresters, and hereby submits itself to its government and control in all matters, except as herein otherwise expressly provided.

3.—It is further covenanted and agreed by and between the parties hereto, that each of the parties hereto shall retain its present system of insurance on the mutual benefit plan, and that said party of the first part shall have no power or authority to interfere with or regulate the insurance business done or to be done by the party of the second part within the State of Illinois, but the party of the second part will continue to manage and control such insurance business according to its present constitution and by-laws, and any legal amendments that may be made thereto.

4.—It is further covenanted and agreed by and between the parties hereto, that members in good standing in either of the organizations controlled by the parties hereto, shall be permitted, upon passing an examination satisfactory to the Medical Board of the other of the contracting parties hereto, and paying the registration fee or the first assessment, as the case may be, to obtain such insurance as they may desire, in accordance with the Constitution and By-laws of the party hereto to whom application for such insurance may be made, but it is further expressly agreed, that no member of any court subject to the control of the party of the second part, and now holding insurance with the party of the second part, shall be allowed to surrender or forfeit such insurance, and take or retain insurance with the party of the first part, but in case any person, now a member of any court subject to the party of the second part, shall surrender or forfeit any insurance which he may now hold with the party of the second part, then at the same time any insurance he may have taken with the party of the first part shall also become forfeited, provided, however, that the provisions of this section shall not apply to the members of both contracting parties.

5.—It is further agreed that in case the party of the second part should hereafter change or modify its Constitution and By-laws, so as to furnish insurance in the same manner, and upon the same terms and cost as the party

of the first part, then every applicant for membership thereafter to the Order in the State of Illinois must take at least \$1,000 of insurance from the party of the second part. This only to apply to courts at present carrying the endowment plan of the party of the second part, or courts which may be instituted after the endowment law has been changed, as contemplated by this section.

6.—It is further covenanted and agreed by and between the parties hereto that the High Court now in Illinois, subordinate to the party of the first part, shall be merged into the High Court of the party of the second part, and that the party of the second part will accept and receive all subordinate courts now in the State of Illinois, subject to the control of the party of the first part, as subordinate courts of its own, and entitled to all the rights and privileges of the subordinate courts now under the control of the party of the second part; and that hereafter the High Court of the State of Illinois shall have its proper quota of representatives according to the Constitutions of the party of the first part, at all sessions of the party of the first part; and that the party of the first part will see and provide that all courts now under the control of the party of the second part, located outside of the State of Illinois, shall be duly received into its organization, as subject to the High Courts in the respective States in which said subordinate courts are located, with all the same rights and privileges as the subordinate courts now under the control of the party of the first part in said respective States.

7.—It is further covenanted and agreed by and between the parties hereto, that all litigation now or heretofore existing between the parties hereto, or any of their courts or members, shall be discontinued, and that the party of the first part shall endeavor to have the suits in Wisconsin against members of the party of the second part, dismissed and discontinued; and that all the expenses of such litigation shall be paid and discharged by the party of the first part.

8.—It is further covenanted and agreed that the party of the first part shall furnish free of cost to the party of the second part a complete set of supplies, or such portion of same as may be necessary to any of its subordinate courts asking for and agreeing to use the same, which heretofore has not been using the uniform work of the party of the first part.

9.—It is further covenanted and agreed by and between the parties hereto, that the rank of all officers of the party of the second part and its courts shall be endowed with all the rights and privileges accorded to their rank by the Constitution of the party of the first part.

10.—It is further covenanted and agreed by and between the parties hereto, that in case any member of the Order, under the jurisdiction of the party of the second part, shall legally apply to the party of the first part for insurance, then such member shall sign the application form used and required by the party of the first part, but no ritualistic work shall be deemed necessary.

11.—It is further covenanted and agreed by and between the parties hereto, that the party of the first part shall adopt as part of its Constitution the Constitution and By-laws of the party of the second part.

IN TESTIMONY WHEREOF, the parties hereto have caused their names to be subscribed to this agreement by their respective Supreme Chief Ranger and High Chief Ranger, and have caused their respective corporate seals to be hereunto attached, and attested by their respective Secretaries the date and year first above written.

At the next succeeding session of the High Court of the "I. O.F. of Illinois," held in Sterling, their High Board of Directors presented a comprehensive report on the subject of the reunion and amalgamation of the two Orders, from which we take the following extracts :—

AMALGAMATION.

In simple justice to the members of the Board of Directors who have favored amalgamation and who are a majority of the Board, all the facts leading up to and entering into the question from their point of view, should be given in this report so that you may be advised fully as to our position. The claim made by many of the opponents of amalgamation, that we are selling out our Order to a foreign corporation, could not justly be entertained for a moment in view of the past record of the brothers who have favored it. Brother W. T. M. Figg, who is a Past High Chief Ranger by virtue of appointment from the parent organization, a member since 1874, the oldest Forester in this State, and a conscientious and conservative member of this Board.

Brother William Kilpatrick, High Chief Ranger for three terms and High Secretary for six terms and a member of the Board for four consecutive terms, and member of the Order since 1876.

Brother P. Cummings, High Chief Ranger for three terms and member of the Board two terms in addition to his service as High Chief Ranger.

Brother H. Rosenbaum, the Present High Chief Ranger, and for three terms a member of the Board.

Now let us see under what conditions the friends of amalgamation have consistently thought it for the best. There has never been a High Court Session held but what has taken favorable action on the proposition to join all the different branches of Forestry in some shape or other. The very first session of this High Court held after the separation, in the report of the High Chief Ranger may be found these words, after congratulations on the progress of the Order : "There is only one thing lacking to complete our happiness, and that is to be reinstated in fellowship with our brethren in all the other States and the Canadas." * * * "And I would recommend that this High Body elect regular Representatives to the next Most Worthy High

Court, and send them to London, Ontario, with the request that they be admitted as regularly accredited Representatives of the State of Illinois, who desire to have their State High Court recognized together with the seventeen Courts owing allegiance to it ; and, further, that such recognition must include our State Endowment Law as it stands at the present time "

This recommendation was adopted, and Brothers Wm. Kilpatrick and Chas. S. Petrie elected as such Representatives.

In the annual report of Brother Chas. S. Petrie, as High Chief Ranger, February, 1881, occurs these words : "In regard to the establishment of some system of fraternal intercourse with our brethren of the Canadian Order and Ohio Division, I would suggest that a committee be appointed to confer with a committee appointed by the Ohio Division and our Canadian brothers."

To the Annual Session of this High Court, held February, 1893, Brother Standish Acres, High Chief Ranger, made a report as follows :

"With the consent of the Board of Directors I extended a cordial and friendly invitation to meet with us at Danville to Brother John F. McCoy, Supreme Chief Ranger of the United Order of Foresters, and to Brother Oronhyatekha, Supreme Chief Ranger of the Independent Order of Foresters of Canada."

We think it a firmly established fact that our High Court has repeatedly put itself on record as in favor of a closer relationship between the different branches of Forestry. On November 29, 1893, when a proposition was made by the Supreme Court Independent Order of Foresters, we thought that the opportunity had arrived to put into effect that repeatedly expressed wish. The conference was held as desired, with the Supreme Court officers, and a plan discussed and adopted to bring about the desired result.

The right to enter into such a contract has been questioned, and so that there might be no doubt on the subject, we asked for an opinion from the Committee on Jurisprudence, a majority of whom hold that it is perfectly legal, and one member dissenting.

The right to make the contract being determined, the next question to be considered is the contract itself, In what is our High Court to be benefited by entering into such a contract ?

The first and most important feature to our minds was the fact that it guaranteed permanency to our Order, in that the Supreme Court would take up the duty of organizing new Courts and increasing its membership, and every new Court under the Supreme Court in Illinois meant another Court to our High Court, and every new member under the Supreme Court in Illinois meant another member to our High Court to the extent of \$1,000 of insurance, the same as all our present membership now carry, in this way adding permanency to our Order.

The next thing in which the membership in Illinois would be benefited

would be in the associating of ourselves with an organization whose territory was co-extensive with the English-speaking nations of the world, except as to territory liable to epidemics of disease, thus giving our members the opportunity of association with brothers of the same fraternity wherever they might happen to be.

Another most important result of the adoption of the contract, would be the co-operation of a Society that is large and strong, who have but to present their plan to anyone in search of Insurance, and a consequent cessation of the endless litigation and fighting which has been going on for the past three years.

It must be plain to every Representative that the time has arrived when some action must be had looking towards a cure for the present existing conditions. The majority of your Board of Directors, realizing these conditions, and with only the best interests of our beloved Order in view, thought that by associating ourselves with the Supreme Court and the adoption of a new endowment law, that the reaction would all be favorable, and the permanency and progress of our Order be assured. We are still of the same opinion, and leave it in your hands to say whether it will be accomplished or not.

Many of our Brothers have questioned the right of the Board to put such a contract into effect without the consent of the High Court. We admit that possibly it was a mistake to complete the contract without first submitting it to the Subordinate Courts ; and so reconsidered that action within a week after it was taken, referring the whole question to this Annual Session, where it would have to come in any event for final settlement.

The High Court, however, rejected the " terms of reunion " of the two Orders, and thus put an end to any further negotiations in that direction. It, however, acknowledged the correctness of the views of those of its leaders who were in favor of reuniting with the Supreme Court of the Independent Order of Foresters, that radical changes in the organic laws of the " I. O. F. of Illinois " were absolutely necessary to the life of the Order, by adopting a new code of Endowment Laws, which, in some of its main features, was copied from the laws of our Supreme Court. For instance, a \$500, \$2,000, \$3,000, and \$4,000 were created, so that the " I. O. F. of Illinois " gives now from \$500 to \$4,000 of Mortuary Benefits. There is, however, no provision for total and permanent disability, nor for old age disability benefits, and each member is required to pay assessments and dues till death comes to his relief.

It also adopted the principle of levying a stated monthly assessment, irrespective of the number of deaths which might take place in the Order, likewise the provision for "extra assessments" as originally embodied in the Endowment Laws of our Supreme Court.

The following is the schedule of rates prescribed for the Ordinary Risk Class under the new Endowment Law:—

RATE OF ASSESSMENTS—(ORDINARY RISKS.)

AGE.	\$500.	\$1,000.	\$2,000.	\$3,000.	\$4,000.
21.....	\$0 25	\$0 50	\$1 00	\$1 50	\$2 00
22.....	26	52	1 04	1 56	2 08
23.....	27	54	1 08	1 62	2 16
24.....	28	56	1 12	1 68	2 24
25.....	29	58	1 16	1 74	2 32
26.....	30	60	1 20	1 80	2 40
27.....	31	62	1 24	1 86	2 48
28.....	32	64	1 28	1 92	2 56
29.....	33	66	1 32	1 98	2 64
30.....	34	68	1 36	2 04	2 72
31.....	35	70	1 40	2 10	2 80
32.....	36	72	1 44	2 16	2 88
33.....	37	74	1 48	2 22	2 96
34.....	38	76	1 52	2 28	3 04
35.....	40	80	1 60	2 40	3 20
36.....	42	84	1 68	2 52	3 36
37.....	44	88	1 76	2 64	3 52
38.....	46	92	1 84	2 76	3 68
39.....	48	96	1 92	2 88	3 84
40.....	50	1 00	2 00	3 00	4 00
41.....	52	1 04	2 08	3 12	4 16
42.....	54	1 08	2 16	3 24	4 32
43.....	56	1 12	2 24	3 36	4 48
44.....	58	1 16	2 32	3 48	4 64

A Hazardous Risk Class was also created consisting of all those in the following occupations:—

HAZARDOUS RISK CLASS.

"Those employed in lead, iron and copper mines, saloon keepers and bar tenders, hotel keepers who attend their own bars, officers and crew and other employees of ocean or inland steamers or sailing vessels, railway trainmen,

yard masters, switchmen, stone cutters, members of fire brigades, policemen, shovellers in elevators, grinders of edge tools, pilots, quarreymen, raftsmen, oyster dredgers, slaters, telegraph, telephone and electric light line-men, all engaged in blasting, surface mining (except coal miners), buzz, band and circular sawyers, shall be eligible for membership in the Hazardous Risk Class, and their rate of assessment according to age shall be as follows :

RATE OF ASSESSMENTS—HAZARDOUS RISKS.

AGE.	\$500.	\$1,000.	\$2,000.	\$3,000.	\$4,000.
21.....	\$0 40	\$0 80	\$1 60	\$2 40	\$3 20
22.....	41	82	1 64	2 46	3 28
23.....	42	84	1 68	2 52	3 36
24.....	43	86	1 72	2 58	3 44
25.....	44	88	1 76	2 64	3 52
26.....	45	90	1 80	2 70	3 60
27.....	46	92	1 84	2 76	3 68
28.....	47	94	1 88	2 82	3 76
29.....	48	96	1 92	2 88	3 84
30.....	49	98	1 96	2 94	3 92
31.....	50	1 00	2 00	3 00	4 00
32.....	51	1 02	2 04	3 06	4 08
33.....	52	1 04	2 08	3 12	4 16
34.....	53	1 06	2 12	3 18	4 24
35.....	55	1 10	2 20	3 30	4 40
36.....	57	1 14	2 28	3 42	4 56
37.....	59	1 18	2 36	3 54	4 72
38.....	61	1 22	2 44	3 66	4 88
39.....	63	1 26	2 52	3 78	5 04
40.....	65	1 30	2 60	3 90	5 20
41.....	67	1 34	2 68	4 02	5 36
42.....	69	1 38	2 76	4 14	5 52
43.....	71	1 42	2 84	4 26	5 68
44.....	73	1 46	2 92	4 38	5 84

Those employed in and around powder mills, or engaged in manufacturing dynamite or other explosives, and manufacturers of fireworks, shall not be eligible for membership in this Order."

The following special provision was adopted for the benefit of those already in the Order :—

Clause 2. "All members in good standing under the old Endowment Law, on January 1st, 1895, shall, without further examination, become members of the Second, or One Thousand (1,000) Endowment Class, under the new

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HON. D. D. AITKEN, M.C.,
SUPREME VICE CHIEF RANGER.



T. G. DAVEY,
SUPREME TREASURER.

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Endowment Law. All such members shall be assessed according to the Ordinary Risk Class at the rate of Assessment according to their age when admitted to membership in the Order; provided, that no member shall be classified as being over 45 years of age."

While it must be admitted that a great improvement has been made on the old system, there is this fact to be considered, that the rate of mortality in the Order for the last 4 years has been as follows: 1891—11.05 per 1,000; 1892—11.50 per 1,000; 1893—11.35 per 1,000; and 1894—11.65 per 1,000, or an average for the 4 years of 11.38 per 1,000 per year; while the average rate of assessments of the Ordinary Risk Class, as embodied in the new endowment laws, in which all the old members are placed, is only \$9.30 less 6 per cent., taken for management expenses, or an average net revenue of only \$8.74 per member, when it is probable that at least \$12.00 will be required from each member to meet the death losses during the year 1895.

We might remark, *en passant*, that their High Medical Examiner reported that for the *eighteen months* ending with the 30th June, 1894, he had received only 3,827 applications for membership in all, of which 3,630 were approved, and 197 rejected. When this is contrasted with the 3,363 applications received by the Medical Board of the Supreme Court during the *one month* of December, 1894, of which 3,077 were accepted and 286 rejected, one can form some idea of the relative work being done by the two Orders.

On page 13 of the minutes of the same session of the High Court of Illinois, the H.C.R. states that in August, 1893, they had 21,152 members. In January, 1894, the membership had fallen to 20,107, and in the following July to 19,406. On the 1st January, 1895, the membership had still further declined to 18,376. There was, therefore, a net loss of membership between August, 1893, and January, 1895, of 2,776 members, over all gains by initiations, and this means an inevitable increase in the death rate of the Order, and that, "extra assessments" will likely be the rule in the re-constructed "I.O.F. of Illinois," unless there should be from now on, a tremendous influx of new and fresh blood into that Order.

Let us assume that the average membership in 1895 will be 20,000, each paying an average of $77\frac{1}{2}$ cents per month for each \$1,000 of insurance held. This would yield the High Court a net revenue, after deducting 6 per cent. for management expenses, of \$174,840, thus, with a death rate of only 12 in a 1,000 (and the High Medical Examiner states on page 92 of the minutes of the 1894 session of the High Court, that the death rate for 1893-4 was 12.06 per thousand), there would be a deficit in 1895 of \$65,160, which would entail more than four "extra assessments" during the year, to meet the expected claims. So that the membership of the "I.O.F. of Illinois" may soon realize that those of its leaders who recommended the acceptance of the "terms of reunion" with the Supreme Court were the best friends of that Order.

This chapter would not be complete without some account of the litigations in which The Supreme Court has been involved by the "I.O.F. of Illinois." Immediately after the first conference for the reunion of the two Orders, held in 1892, and which was terminated by the refusal of the Supreme Chief Ranger to grant the demand of High Secretary Saunders for a toll of one dollar on each member, to be thereafter secured within the State of Illinois, a temporary injunction was obtained by the "I.O.F. of Illinois" against our High Court, on the principal ground that the names of the two Orders were too much alike. As our High Court never did any business within the State, the Supreme Court took no steps to have the injunction dissolved, and the officers of the "I.O.F. of Illinois" for a long time took no steps to have the same made permanent. At last, however, the S.C.R. determined to act on the principle of "fighting the devil with fire," and he took steps to have "the Independent Order of Foresters' Assessment Society of America" duly formed under the laws of the State of Illinois, and the attention of the Commissioner of Insurance of Wisconsin was drawn by some of our members in that jurisdiction to the fact that the "I.O.F. of Illinois" was doing business within the State though it had no license. The Commissioner at first warned the offending parties to desist from their violations of the laws of the State, and when

they did not heed his warnings, he instituted legal proceedings to compel them to cease violating the laws of the State.

It was at this stage that the second and last conference for the reunion of the two Orders was set on foot, and which, as already stated, resulted in the terms of reunion already published being agreed to and duly signed by the representatives of the Supreme Court, and by a majority of the Board of Directors of the "I.O.F. of Illinois," but afterwards rejected by the High Court of Illinois.

Immediately after the agreement was signed, the S. C. R., in accordance with section 7 of that instrument, instructed Bro. Dodge, the then H. C. R. of Wisconsin, to try and get the Insurance Commissioner to consent to a stay of proceedings in the cases then pending in the courts against the members of the "I.O. F. of Illinois," which was accordingly done. On the other hand, the "I. O. F. of Illinois" officers took no step to have the injunction suits discontinued, as agreed upon, but endeavored to secure a license for their Order in Wisconsin. Bro. Dodge, however, was too vigilant for them, and he opposed the granting of a license to them, partly for the same reasons that the "I. O. F. of Illinois" had assigned as the cause for their injunction proceedings against us in Illinois. We shall not be accused of partiality if we reproduce here the narrative of events connected with this subject, as given by the officers of the "I. O. F. of Illinois," and presented to the High Court through its "Special Committee on Litigation," and printed on pages 93 to 109 of the minutes of the High Court as follows, to wit:—

Report of Special Committee on Litigation.

"TO THE HIGH COURT OF THE INDEPENDENT ORDER OF FORESTERS OF THE STATE OF ILLINOIS IN THE SIXTEENTH ANNUAL SESSION :

Brothers—The undersigned committee, appointed at a meeting of the High Court representatives on February 10, 1894, to take charge of and direct the litigation in which the High Court was interested against the

Supreme Court I.O.F. of Canada in the State of Illinois, and to protect then Subordinate Courts and members in the State of Wisconsin and procure license in the latter State would respectfully report.

The first business of the committee was to receive the resignation of Bro. George Schubert, and to appoint as his successor on the committee Bro. W. J. Wyatt, of Court Belle City, No. 46. After its appointment, it came to the knowledge of the committee that the Supreme Court Independent Order of Foresters had made application to the Insurance Department of Illinois for license to do business in *its* name in the State of Illinois. The committee thereupon enlisted the services of Bro. C. Porter Johnson, State Senator of the 2nd District, and Bro. Johnson and the High Vice Chief Ranger visited Springfield to investigate the matter. In this work some three days were spent by these brothers, and they returned to Chicago with information to the committee that if proper argument, showing reasons why the said Supreme Court should not be allowed to do business in this State, was forwarded to the Superintendent of Insurance, they had every reason to believe it would be favorably considered by him. The committee thereupon instructed its chairman to prepare such an argument, upon the lines suggested by Bro. Johnson, and forward it to the Superintendent of Insurance, which was done. This argument in full appeared in the April number of the *Independent Forester*.

On the 4th day of April, 1894, Hon. B. K. Durfee, Insurance Superintendent of Illinois, informed the committee through Bro. Geraghty, that he had refused license to the Supreme Court I. O. F. to do an insurance business in this State.

Shortly prior to May 8, your committee was informed that the Canadian corporation was doing an insurance business in this State, and by letter of last date, the chairman of the committee communicated that fact to the Superintendent of Insurance, and under date of May 9 received the following communication from the Superintendent :

"I am of the opinion that the Order of Foresters, the Canadian corporation, has discontinued business in this State and will no tbe found violating the law hereafter. Nevertheless, if evidence is furnished me that they are violating the law, I will, of course, report the matter with the evidence to the Attorney-General for his action."

During the month of May, 1894, there was organized under the statutes of this State concerning Assessment Insurance Societies, a corporation named the Independent Order of Foresters Assessment Society of America. The creation of this corporation called forth many inquiries from members of the Order, and upon investigation by Bros. Johnson and Geraghty it was found that Dr. Oronhyatekha and other officers of the Canadian corporation were officers of the new corporation, and were representing that the new corporation would take members for insurance that could not be taken by the

Canadian corporation, until such time as the Canadian corporation and this High Court should amalgamate.

At a meeting of the Board of Directors held June 8, 1894, this condition was presented to the Board, and a resolution was passed placing \$250 at the disposition of the committee to be used toward paying the expenses of litigation to be instituted to enjoin the new corporation from doing business under its assumed name. The committee thereupon employed Bro. C. Porter Johnson as attorney at an agreed fee of \$200, and court costs, to proceed by injunction against this so-called assessment society. Suit was brought in the Circuit Court by Bro. Johnson, and a temporary injunction procured, and the High Treasurer advanced \$95 to apply on retainer and court costs.

At the regular meeting of the High Board of Directors on June 29, the chairman of the committee reported this action to the Board, and a motion was immediately made by Bros. Cummings and Kilpatrick rescinding the appropriation of \$250, leaving the committee entirely without means to proceed with the litigation. The committee, however, directed Bro. Johnson to proceed, and on July 28, Judge Horton of the Circuit Court entered a final decree perpetually enjoining the last-named corporation from using the name "Independent Order of Foresters."

Your committee present to the High Court the bill of Bro. Johnson, for services in this case, and ask its allowance.

At a meeting of the Board of Directors June 29, a communication from Bro. Francis W. Walker, Chairman of the Committee on Jurisprudence, informed the Board that the case against the High Court of Illinois, I. O. F. (the Canadian corporation's High Court in Illinois) had been referred to a Master in Chancery for hearing. Bro. Walker asked to be relieved in the matter, and that the same be referred to this committee, and the suggestion was concurred in by the Board of Directors. In this case a temporary injunction has been granted preventing the defendant corporation and its officers from carrying on business in this State.

The legal members of the committee concluded that inasmuch as the Canadian corporation had been denied a license in its own name, and was undertaking to carry on its business through the assessment society, that it would not be necessary to proceed with the trial of this case and call upon the High Court for expenses. That it would be preferable to let this case stand over and see if the future conduct of the Canadian corporation rendered further prosecution necessary. A minor amendment was made to the bill and the order of reference set aside, leaving the case pending where it can be taken up at any time.

Since the refusal of Mr. Durfee to grant a license to the Canadian corporation there has been a slight difference of opinion in the committee as to what its duties were. A minority of the committee contending that we should proceed to prosecute the members of the Canadian corporation under

the statutes of Illinois as the Canadian corporation has procured our members to be prosecuted in Wisconsin. The majority of the committee, however, have concluded to leave the matter of this prosecution entirely with the insurance department, holding ourselves in readiness, of course, to furnish any evidence in our possession, or which we can obtain.

It is with pleasure we announce that this Canadian corporation has proposed to the Attorney-General that it will not do any more business, or permit any to be done by its agents in this State under the name of the Independent Order of Foresters, and that the Attorney-General and Bro. Johnson are now awaiting a proposition from the Canadian corporation which it has agreed to submit, on or before the 12th inst., to the Attorney General, of some plan whereby its entire insurance in Illinois can be turned over to some corporation whose name is entirely dissimilar from our own. If such proposition is not made acceptable to the Attorney-General and Bro. Johnson, prosecutions under the State statute by the Attorney-General will immediately follow.

In this connection we desire to mention the obligation we are under to Bro. Geraghty and Bro. F. J. Clingen who have both been untiring in their efforts to procure the evidence required by attorneys, and to act for the committee in all matters requiring investigation both in and out of the city.

We congratulate the High Court and ourselves that the labor of the committee in Illinois has been fully and most successfully performed, and recommend that upon the payment of Bro. Johnson's bill for services the Illinois litigation be replaced under the control of the incoming Board of Directors, with instructions to audit and pay any reasonable charges made by the members of the committee for services and disbursements.

THE WISCONSIN CASE.

Upon entering upon its duties the Committee concluded to refer the entire matter of the Wisconsin case to the Chairman of the Committee and the High Secretary.

The statutes of the State of Wisconsin require every foreign beneficiary company which makes application for admission into that State to file certain statements, and when these statements are approved, it is the duty of the Commissioner of Insurance to grant a license to the company to do business in that State.

This corporation commenced doing business in Wisconsin by the establishment of Court Belle City at Racine in February, 1883, and in 1891 the aforesaid statute of Wisconsin was passed. In 1892-93 considerable correspondence was held between the Commissioner of Insurance of Wisconsin, Hon. W. M. Root, and the High Secretary, concerning a license for our Order in that State; and Bro. Kilpatrick, on behalf of the High Court, visited Madison and conferred with the Insurance Commissioner on the subject. Mr. Root personally came to Chicago in the month of December, 1892, and after

examining the books of the High Court and collecting his fees therefor, promised to send a license as soon as he returned to Madison. Shortly after this visit of the Commissioner the High Court was notified by the Commissioner that he could not grant a license because the Supreme Court Independent Order of Foresters of Canada had a license in that State and the names were so similar that he had no right to license the two corporations at the same time. In 1893 several members of the subordinate Courts in Wisconsin were arrested for violation of the statutes in doing business for this corporation when it had no license from the Commissioner, and one of these cases was pending when your committee was appointed.

The chairman of the committee went to Madison on February 23, 1894, and interviewed Insurance Commissioner Root. Mr. Root declared that he was only too anxious to grant a license to the Illinois corporation if he had the right to do so. That the only reason that the license was not granted was the similarity of the names of our corporation with that of the Supreme Court Independent Order of Foresters of Toronto, Canada, and the Attorney-General had held that the Commissioner could not license the two corporations. It was agreed between Mr. Root and our chairman that the necessary papers should be immediately furnished by our corporation to his office and suit brought in the Supreme Court of the State to decide his right to refuse a license on the ground of similarity of name. In the meantime no action would be taken against our Courts or members in Wisconsin.

The chairman requested of Mr. Root that he furnish him the necessary blanks and that he, the chairman, would take them to Chicago for execution. Mr. Root said that it was the practice of his office to have applications come regularly through the offices of the corporation. On the 26th of February Brother Saunders addressed a letter to the Commissioner of Insurance asking for these blanks, and under the date of the 3rd of March, Ned M. Root, Deputy Commissioner, acknowledged the receipt of this letter, but said that he could not send such papers owing to the fact that the Order was not licensed. Under date of March 5, the chairman of the committee wrote the Deputy Commissioner calling his attention to the conversation had with the commissioner, and informing him what blanks were required, and requesting that they be immediately forwarded. To this letter no answer was received, and under date of March 9, the chairman of the committee addressed the Deputy Commissioner asking for a reply by return mail as to whether or not such blanks would be furnished. Under date of March 12, 1894, the Commissioner of Insurance wrote that owing to his absence from Madison the reply to the second letter had been delayed, and that it had not been understood as to what blanks Mr. Saunders wanted, and suggesting another application by Mr. Saunders for the necessary blanks. Under date of March 13, 1894, Brother Saunders wrote the commissioner :

"Please furnish to me for use on behalf of corporation, blank forms

provided by your office to be executed upon application by foreign beneficiary association, working through subordinate lodges, for admission to do business in your State."

Within the week following the sending of this letter the necessary blanks were furnished to the High Secretary, it having taken about twenty-five days, and half a dozen communications, to get the blanks from Madison. When these blanks finally appeared it was found that in order to procure a certificate of the Illinois Superintendent of Insurance, that was required by the Statutes of Wisconsin, it would be necessary to have the Illinois Superintendent of Insurance make an examination of the High Secretary's books, and this work was done and a certificate furnished within a week after the notice was given Mr. Durfee.

While the matter of furnishing the required documents had been thus delayed by the failure of the Insurance Commissioner's office to forward the necessary blanks, the agents of the Supreme Court, Independent Order of Foresters, who were backing up the commissioner in his refusal of the license to us, were not idle.

On the 28th of March, 1894, the chairman of the committee was informed by the High Secretary that Brother John Halberstadt, the Financial Secretary of Court Wisconsin, No. 87, located at Racine, had been arrested for receiving and transmitting money, for and on account of this corporation from the members of No. 87, and that the members of Court Racine desired the committee to take charge of the defence. The same evening, the chairman of the committee and the High Secretary went to Racine and attended a very large and enthusiastic union meeting of the Racine Courts. The case against Robert Halberstadt was called for trial the following morning before Justice Wentworth. Mr. Newell H. Dodge, the head of the Canadian Order in Wisconsin, who had made the complaint and procured the arrest, was on hand with Mr. Ned M. Root, Deputy Commissioner, to conduct the prosecution. Attorney C. M. Kearney was employed to represent Brother Halberstadt, and with the chairman of the committee managed the defence, which resulted in Brother Halberstadt being discharged.

On April 4, 1894, Brother Saunders filed a statement of business of our corporation with the Wisconsin Commissioner, and on April 19, all of the other papers required by the Statute of Wisconsin were filed in the same office by the chairman of the committee, who then wrote as follows :

"I believe that we have now furnished all the documents required by your law to entitle the Illinois Foresters to your license. I leave to-night for Sheboygan to attend court there to-morrow morning upon the suit instituted against one of the officers of a subordinate Court there for violation of your insurance laws, and hope to meet some of your people if not yourself there. If anything else is required to entitle this society to your license, will you kindly inform me at your earliest convenience? If however, as I believe,

there is nothing further to be done except to overcome your objection on account of similarity of name, please so signify, in writing, by letter to Mr. Saunders. If you conclude to refuse this license, will you kindly inform your Attorney-General of our understanding concerning all action of Madison and have him inform me, or do so yourself, if I can find your Supreme Court in session next week."

On April 20 the chairman of the committee met Mr. Root at Sheboygan, where both gentlemen had gone to attend the trial of Hans Sattler, Financial Secretary of Court Sheboygan, No. 168, who was tried in the Circuit Court of Sheboygan County, on that day, for acting as agent of an unlicensed insurance beneficiary society. On this trial the chairman of the committee cross-examined Mr. Root, who appeared as a witness, and induced him to testify, in substance, that the Illinois corporation had been examined by him and found entirely solvent and satisfactory, and that it had been refused a license solely because its name was so similar to that of another corporation already licensed and doing business in the State, and if all of the necessary papers had been filed by the Illinois corporation he would nevertheless have refused it a license on account of the similarity of names. The trial judge, although finding Sattler technically guilty and liable to a fine, granted the motion of the chairman to suspend the infliction of a penalty until the matter of license of the Illinois corporation could be judicially determined. The Judge strongly intimating, and the State's Attorney expressly declaring, that the Illinois corporation was entitled to a license.

Immediately after the trial of this case the chairman and Mr. Root had a conversation in which the Commissioner said that he would return to Madison the following Monday; that he would carefully examine the papers on file, and if complete would notify the chairman of the committee, and if anything more was required would also notify him. That he would go to the Attorney-General and request him to change his former ruling so that the Illinois Society could have a license, and if the Attorney-General would not change such former ruling, which the Commissioner claimed to have had from him, he would inform the chairman, so that a test case might be submitted to the Supreme Court immediately. Nothing was heard from the Commissioner, and under date of April 24, the chairman wrote asking the reason of the silence, and under date of April 27, Deputy-Commissioner Root wrote that all of the necessary papers were in that office except the application, a blank copy of which he enclosed, and also a blank certificate to be filled out by the Insurance Superintendent of Illinois, stating that they "had the certificate of the Commissioner of Illinois, which had been sent, but that it was preferred on one of the blanks furnished by the office." Under date of May 1, the deputy commissioner wrote and acknowledged having found the application filled out in the papers which had been sent to him on April 4, and that the papers were now complete, but the Commissioner was absent and that the Order would have to await his return.

From the 1st to the 29th of May nothing was heard from the Commissioner, and by letter under the last date the chairman again directed the attention of that office to the application of this Society. In reply to that letter the following was received :

MADISON, WIS., May 31, 1894.

C. STUART BEATTIE, Attorney I. O. F., Chicago, Ill.:

Dear Sir—Your letter of the 29th inst. relative to the application of the above-mentioned Order for a license to transact business in this State received. I referred your letter to the Attorney-General and also explained the circumstances in connection with this application. He is of the same opinion as the Commissioner, and advises me not to grant a license to the above-mentioned Order, on the ground that its name is too similar to that of an organization which is already licensed in this State.

Yours respectfully,

NED M. ROOT,

Deputy Commissioner.

On June 2 the chairman addressed a letter to Hon. J. L. O'Connor, Attorney-General of Wisconsin, in which the case of the Illinois Foresters was fully reviewed, and asked the Attorney-General to inform him if he could then reach the Supreme Court of Wisconsin with a proceeding in mandamus. In reply, under date of June 4, the Attorney-General said that he had never given an opinion upon the question at issue between our Company and the Commissioner, and suggesting that the chairman meet him the following Wednesday at Madison, that the matter might be gone over there. It was of course a surprise to all concerned to learn that the Attorney-General had not given an opinion on this question, when Mr. Root had claimed at all times that he was acting under the instruction of the Attorney-General. On June 6 the chairman met the Attorney-General and Deputy-Commissioner Ned M. Root at the State House in Madison. Mr. Ned M. Root frankly stated to the Attorney-General the question at issue, namely, the similarity of name, and the Attorney-General as frankly said that there was no authority in the Commissioner to raise any such question. At the request of the chairman Mr. Ned M. Root submitted the following letter to the Attorney-General :

MADISON, WIS., June 6, 1894.

HON. J. L. O'CONNOR, Attorney-General :

Dear Sir—A beneficiary association organized under the laws of Illinois by the name of the "High Court Independent Order of Foresters of Illinois," to do an assessment insurance business through subordinate lodges, has filed in this office the papers and documents required by chapter 418 of laws of 1891 of this State, and asks for license to do business in this State. This license has been refused by the commissioner solely because he is in doubt

as to his power to issue the same for the reason that there is already licensed in this State a beneficiary corporation, created by Act of the Canadian Parliament, to do an assessment insurance through subordinate lodges, which latter corporation is named the "Supreme Court Independent Order of Foresters," and the commissioner wishes to know if he has any discretion, or right in law, to refuse the license to the Illinois corporation for and on account of the similarity of the names aforesaid.

NED M. ROOT,
Deputy Commissioner

While this letter was being prepared Mr. Newell, H. Dodge, agent of the Supreme Court Independent Order of Foresters, in company with ex-Congressman Bushnell, of Wisconsin, as attorney, also appeared at the State House and objected to the deputy commissioner submitting this question to the Attorney-General, and at the request of Mr. Dodge the letter was withdrawn and subsequently rewritten, with an amendment, which stated that the Supreme Court Independent Order of Foresters was incorporated in Wisconsin as the High Court of Wisconsin Independent Order of Foresters; and as so amended was again submitted to the Attorney-General, who promised a written opinion in the course of a few days, and Brother Beattie returned to Chicago.

Under date of June 18, the Attorney-General, by letter, informed the chairman that the second letter of the commissioner had been withdrawn and that a letter, copy of which was transmitted, had been filed with him by the commissioner; this letter is as follows:

Hon. J. L. O'CONNOR, Attorney-General:

Dear Sir—I desire to submit to you the following question upon the following facts, viz: A fraternal beneficiary insurance order and corporation organized under the laws of the State of Illinois under the name of the "High Court Independent Order of Foresters of the State of Illinois," to do business through Subordinate Courts or Lodges on the assessment plan, in the month of April last, applied to me for license to do business in this State under the provisions of chapter 418 of the laws of 1891.

Said applicant has been doing such business in this State without any license, contrary to the provisions of said chapter 418, and in defiance thereof, ever since said Act took effect, although often notified and requested by me to desist therefrom, and never before made application for such license, although furnished by me with blanks upon which to make such application early in the year 1893.

On August 21, 1891, the "Supreme Court Independent Order of Foresters" of Canada, a like corporation, was duly licensed by me to do business in this State, and by its constitution filed in my office, the name of its order and fraternity is the "Independent Order of Foresters," and that

corporation on the 11th day of August, 1892, duly organized a branch corporation under the laws of this State to do such business in connection with it in Wisconsin, under the name of the "High Court of Wisconsin Independent Order of Foresters," which last two said corporations ever since being so authorized, have been lawfully doing such business in this State, and have always called themselves and been commonly and familiarly known as the "Independent Order of Foresters," and under that name have done such business in this State to the amount of several hundred thousand dollars each year.

Early in the year 1893, at the request of said applicant, I investigated its character and standing, and then found, in addition to the facts aforesaid, that its constitution and by-laws and blank applications, medical examinations, policies and certificates, and its literature, all run and are in the name of the "Independent Order of Foresters," as the displayed, principal and common name of the applicant and order using, issuing and proposing to issue and use the same, and that such was the name by and under which it proposed to be known and do such business in this State, if licensed; and the same is and has always been true, as to the name, constitution and by-laws, applications, medical examinations, policies, certificates and literature, of the said corporations now and heretofore lawfully doing such business in this State aforesaid.

Said corporations so named and now lawfully doing such business in this State, have a much larger membership and reserve fund, and appear to be organized upon a safer basis than said applicant, and I think that the way and manner in which said applicant had heretofore been doing such business in this State was calculated to confuse and mislead and deceive the public into believing that it was the same and identical corporation as that already so licensed and lawfully doing business in this State, and had done so; and I thereupon notified said Illinois corporation that I thought its name too similar to that of said corporations so already lawfully doing business in this State, and that I would not license it to do such business in this State under its then name.

I then submitted to you the question of my right to so act as I then did, and was then advised by you that in your opinion such action was within the scope of my rightful powers.

Upon my notifying the chief officer and the attorney of said applicant, who then represented it in the investigations made by me, of my and your then said views, they then promised me to have the name of said applicant modified or changed so that when duly licensed it could and should lawfully do such business in this State without such confusion and misleading of the public, and I find that a large and well-disposed portion of its membership and officers are in favor of so doing by consolidating with said Order now lawfully doing such business in this State, and are opposed to said application for license now made.

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THOMAS MILLMAN, M.D.,
SUPREME PHYSICIAN



HON. JUDGE W. WEDDERBURN,
SUPREME COUNSELLOR.

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Within the last year I have caused to be instituted several criminal prosecutions against agents of said applicant, for acting as its agents, and aiding and assisting it in doing such business in this State in violation of its laws. In one of these cases a conviction was had, and a fine and costs imposed, and the defendant appealed to the Circuit Court, where he was again convicted; but on the assurance of said applicant's attorney, who appeared and defended that action, that said applicant would obtain a license authorizing it to lawfully do business in this State the judge suspended sentence for a time, and no such fine or costs have been paid.

Said applicant has continued to do such business in Wisconsin without any license, in violation of said chapter 418, up to the present time, and in the meantime has in no wise changed or modified its ways or manner of doing such business in this State, and so far as its present application shows, does not propose to do so.

I also find that the said Corporation of Canada, so incorporated in this State, is also incorporated in the State of Illinois under the name of the "High Court of Illinois Independent Order of Foresters," and that said applicant has procured an injunction to be issued out of a court of the State of Illinois of competent jurisdiction, against the transacting of any such business in the State of Illinois by the said High Court of Illinois Independent Order of Foresters, so incorporated under and by virtue of the laws of that State, on the ground of its name being too similar to its own name, which injunction is now in force.

Upon the facts aforesaid I think it my duty to refuse and have refused to grant to said High Court of Independent Order of Foresters of Illinois said license so applied for; but at its request and in view of the decision of the Supreme Court of this State in the *Covenant Mutual Benefit Association of Illinois vs. Root*, 83 Wis., 668, I submit to you the question as to whether or not, when all the other requirements of the law of this State are complied with, have I then discretionary right to so refuse?

Very respectfully yours,

(Signed) W. M. ROOT,

Insurance Commissioner.

In reply to the said letter of Attorney-General O'Connor, containing a copy of the above, the chairman of the committee wrote, under date of June 19, 1894, as follows:

CHICAGO, June 19, 1894.

Hon. J. L. O'CONNOR, Attorney-General, Madison, Wis.:

Dear Sir—Your esteemed favor of the 18th inst. at hand this morning. I am not at all surprised that your Commissioner of Insurance withdrew the very terse statement of difference between the High Court Independent Order of Foresters of Illinois and himself, which he heretofore furnished you, and

submitted the argumentative statement, a copy of which you have kindly furnished me.

In commenting upon the statement as presented I can only class the so-called facts as principally falsehoods and the argument as pettifogging. It is apparent that the statement is not so much the statement of your commissioner as it is of the officers of the Canadian corporation who have influenced him to deceive you as they have heretofore influenced him to deceive me.

It is true that the Illinois corporation has been doing business in the State of Wisconsin without a license since the adoption of the law of 1891, and as the Commissioner does not inform you, has been doing business in your State continuously since 1883.

It is also true (as Mr. Root testified at Sheboygan before Judge Gilson) that if all of the papers required by the statute had been on file in his office he would not have granted the corporation a license simply on account of the similarity of name of the two corporations.

It is not true as stated by Mr. Root that the constitution, by-laws, blank applications, medical examinations, policies of insurance and literature of the Illinois corporation are in the name of the Independent Order of Foresters, and it is not true that the Illinois corporation desires to be known under such a name in the State of Wisconsin.

It is not true that the Canadian corporation is organized upon a safer basis than the Illinois corporation, although I am not to blame for what Mr. Root may "think" on this subject. The fact is that the plan of business of the Illinois corporation has never been objected to by the commissioner, and he testified under oath at Sheboygan that the plan was satisfactory to him.

It is not true that when Mr. Root notified the officers of the Illinois corporation that he would not grant them a license under that name that they promised to have the name of the Illinois corporation changed so that when duly organized and licensed it could lawfully do business in your State. Such change would be practically impossible, and the gentlemen who are influencing your commissioner know it.

Mr. Root tells you a falsehood when he says: "I find that a large and well disposed portion of its (the Illinois corporation's) officers and members are in favor of so doing (changing the name) by consolidating with the said Order now lawfully doing business in this State and are opposed to said application for license now made."

In responding to this falsehood it is only necessary to say that the Board of Directors of the Illinois corporation, by unanimous vote, have directed this application *as shown by the record in the commissioner's office.*

It is true "that in one of the cases prosecuted at Sheboygan (before Judge Gilson) a conviction was had, but on the assurance of said applicant's attorney (myself), who appeared and defended said applicant, that said corporation would obtain a license to authorize it to lawfully do business in this State,

the Judge suspended sentence for a time and no such fine or costs have been paid."

In the presence of Peter Dinkle and other friends of his (Mr. Root's) at Sheboygan, immediately after the close of this case, Mr. Root promised me that he would return to Madison, and if the application and other papers of the Illinois corporation were in form, would ask you to reconsider a prior opinion which he claimed to have from you, and would try to procure your consent that a license might be granted to the Illinois corporation, and if you would not consent to a license being granted, he would notify me at once, so I could ask your Supreme Court for a mandamus while it was in session. Since this conversation Mr. Root has done nothing with this application, and the letter submitted to you on June 16 is merely, in my opinion, another attempt to delay action on this matter until a fine is assessed against the law-abiding citizen of your State at Sheboygan, whose only offence is that he has done business for a corporation which would long since have had a license except for the misconduct of your commissioner.

If the Supreme Court of Wisconsin was in session I would be pleased to have this matter submitted to it and take all the responsibility from everybody's shoulders, but now, as that is impossible until September next, I must rest content with your opinion upon Mr. Root's so-called "facts."

It is true that the Canadian Order is incorporated in Wisconsin as the "High Court of Wisconsin Independent Order of Foresters," but that corporation has never been licensed to do an insurance business and does not do any insurance business, the entire business being conducted by the Canadian corporation.

I most respectfully insist that the people of the State of Wisconsin have not vested their Commissioner of Insurance with any right to say what foreign corporation shall enter your State when that foreign corporation brings itself within your statute. The result of any other conclusion would be well illustrated by the conduct of the commissioner in this case. The influences which are working your commissioner to prevent this license might be used for blackmail and sandbagging purposes to prevent a license to any of the millionaire life insurance corporations of Europe or America. While I deny that the literature of our corporation is calculated to deceive your citizens, it is, I most respectfully insist, under the express language of your Supreme Court, no concern of your commissioner. Why he should complain of some of our literature, leaving out "High Court" before the words "Independent Order of Foresters of Illinois," and find no fault with the Canadian corporation leaving out "Supreme Court" under the same circumstances, is one of those things that the people of your State have not asked me to discover, because they have not vested in your commissioner any discretion over the subject that can cause either corporation annoyance.

In the letter which the commissioner withdrew from your office he stated in express terms that the statute had been fully complied with by the Illinois corporation in its present application, and that he had refused the license *solely* upon the ground of similarity of name. Your attention is called to the last three lines of the present communication where he says: "I submit to you the question as to whether or not when all the other requirements of the laws of this State are complied with, I have then discretionary right to refuse?"

You and I will certainly agree that if the commissioner has this right his reasons are immaterial, and if he has not the right any amount of falsehood or pettifoggery adduced as "reasons" for his conduct are unavailing to confer the right upon him. Upon this plain proposition I most respectfully leave the question with you.

I feel that I owe you an apology, after hearing this letter read by my stenographer, for using some strong language concerning one of your State officers. If so, permit me to urge in extenuation of my conduct that your Insurance Department deceived the officers of the Illinois corporation for two years with the claim that you had decided this question favorably to the commissioner's present views, and that since I took hold of the matter in February last, the Insurance Department has done everything in its power to delay the settlement of this question, and in the meantime has loaned itself to the agents of the Canadian corporation to harrass and annoy the members of the Illinois society in your State.

Taking all this, together with the communication which has been sent to you (a copy of which will undoubtedly be furnished the Canadian corporation's agent for publication, as other matter in that office has been to the Illinois society's injury), I feel that your Insurance Commissioner is far from being a faithful public servant, and that my language concerning him is fully warranted by the circumstances.

Very truly yours,

C. STUART BEATTIE.

Under date of July 5 the chairman of the committee sent the following letter to Commissioner Root, which sufficiently explains the condition of the case at that date:

Hon. W. M. Root, Commissioner, etc., Madison, Wis.:

Dear Sir—On June 22 I received per Western Union wire the following communication:

"Commissioner filed amendment to letter to Attorney-General yesterday, stating he did not approve of character of your Order.

(Signed) N. M. ROOT.

You will admit that this form of communication is somewhat irregular and altogether unsatisfactory, and I have been waiting thence hitherto for

more definite information from your office. The fact that I have been tricked, fooled and deceived by your hypocrisy and false pretences is no reason why, as Attorney for the High Court of the Independent Order of Foresters of Illinois, I should not receive your decision in writing and over your own signature. Please inform me at your earliest convenience what reason you have to assign for not licensing the High Court of the Independent Order of Foresters of Illinois doing business in your State. Please understand that I want all of your reasons now, so that if there are any of them that I consider of consequence I will be in position to dispose of the objection if possible.

I presume your Attorney-General has informed you, as he did me in the presence of your son, that similarity of name is no ground for refusing this license. Between now and the time I can reach the Supreme Court of Wisconsin with a petition for mandamus in this case, I hope you will keep your friends of the Canadian Order from interfering with our members in Wisconsin, as we shall hold you personally responsible for any interference with them.

Yours very truly,

C. STUART BEATTIE.

On July 10 the chairman of the committee was informed by wire that the Commissioner of Insurance would be at Madison the following day, and leaving Chicago that evening, waited all the following day at Madison for Mr. Root's appearance from abroad, and finally found him at his hotel late in the evening. Mr. Newell H. Dodge had also received information which led him to spend most of the day about the commissioner's office and was promptly on hand at 9 o'clock the following morning when the chairman and the commissioner met. Attorney-General O'Connor had been called away to Milwaukee the day previous, and after reiterating his former opinion, that the question of similarity of name could not be raised by the commissioner, left the matter in the hands of Mr. Clancy, his very able assistant. Mr. Root was informed of the views of the Attorney-General, and then said that he would refuse a license to the corporation because the *statement (which had been in his office since April 4th without objection being made to it) was not complete*, and called attention to some parts of the statement which had not been filled out, and the chairman of the committee was compelled to return to Chicago without a license.

On July 19 Brother Saunders received a blank statement with a letter from Commissioner Root, calling his attention to a number of matters in the statement upon which information was required.

On August 4 this blank statement, properly filled out, pursuant to the suggestion of the commissioner's letter, was forwarded to Madison. In this statement the High Court was requested to forward a statement of the age of every member of the Order at the date of his initiation. As this would

require about two months' time and an expense of \$300 for clerk hire, it was found impossible to comply with the request, and Mr. Root was so notified.

Up to the time of going to press with this report, the committee have received no additional information from the commissioner. It is evident that the object of the present Insurance Commissioner of Wisconsin is to prevent at all hazards the granting of this license, and that every objection that can be offered to granting it will be indulged in.

There is no reason why this Order should not have a license in the State of Wisconsin. We recommend that the committee be discharged from further duty in this matter and the subject be referred to the incoming Board of Directors with instructions to leave the matter in the hands of the chairman of the committee, as attorney for the High Court, and the High Secretary. And that such attorney be instructed to use all lawful means to procure this license, and also that he prepare a memorial to the Legislature of Wisconsin, to be executed by the Board of Directors and High Court officers, requesting that the Legislature examine into the conduct of the Insurance Commissioner in refusing this license.

We also recommend that the incoming Board of Directors be instructed to audit and pay the bills of the chairman of the committee for his services and disbursements in this case.

C. STUART BEATTIE.
CHAS. S. THORNTON.
LAWRENCE P. BOYLE.
W. J. WYATT.
T. W. SAUNDERS."

It is not necessary to comment, at any length, on the foregoing extracts from the records of our friends, the enemy. We must confess to having experienced a feeling of disappointment and regret, when we read the letter of our friend, C. Stuart Beattie, the present High Chief Ranger of the "I.O.F. of Illinois," written to the Attorney-General of Wisconsin. We had met the H. C.R. at the first conference for the reunion of the two Orders, and formed, then, quite a high opinion of his character and abilities as a lawyer. His answer to the plain and straightforward statements of the Insurance Commissioner of Wisconsin, as to the reasons which had led him to decline licensing the "I.O.F. of Illinois," to say the least of it, places Mr. Beattie in a most unfavorable light. We shall, however, leave our readers to judge of him from his own record, as herein quoted, observing, only, that there is not a man of any intelligence, who understands the

system of the Independent Order of Foresters and that of the "I.O.F. of Illinois," and who has knowledge of the history of the two Orders, who will not heartily endorse the Insurance Commissioner of Wisconsin, when he declares that the Supreme Court and the High Court of Wisconsin, of the Independent Order of Foresters, "have a much larger membership and reserve fund, and appear to be organized upon a safer basis than said applicant," (the I.O.F. of Illinois.) It only remains for us to point out that the statement, found on page 111, to the effect that Judge Horton had "entered a final decree, perpetually enjoining" the "Independent Order of Foresters' Assessment Society of America," from doing business in the State, to say the least of it, is disingenuous. It may, of course, be true, that the misleading paragraph is due to a lapse of memory on the part of Mr. Beattie and his committee. But, whatever may be the true inwardness in the matter, the fact remains, that they have given only a part of the truth, or just enough to wholly mislead their followers; for they have omitted to explain, that, through the carelessness on the part of the attorneys on our side, the decree was obtained *ex-parte*, and that shortly afterwards the decree was annulled, and the cause restored to its original status. Since that time, the "I.O.F. of Illinois," have not had the courage to bring the same to trial.

At this stage the S. C. R. determined to give the leaders of the I. O. F. of Illinois some of their own medicine, and issued instructions to enjoin the Insurance Commissioner of Wisconsin from granting a license to them in that State, which was accordingly done. A motion was made in September, 1894, to have the same dissolved, which was, however, denied, and the injunction continued. What the final outcome will be, we, of course, are not just now in a position to state.

In Illinois itself every effort was made to secure a license for the Supreme Court, but without success. Eventually an opinion was obtained from the Attorney-General of Illinois to the effect that the Supreme Court was entitled under the laws of that State to a license. Again the subject was brought before the Insurance Commissioner and again he refused to license our Order.

Thereupon a writ of *mandamus* was obtained to compel the Insurance Commissioner to issue the license to us. The cause came on for trial before Judge Gibbons on the 6th March, 1895, and he not only gave judgment in favor of our Order, but awarded to us full costs and charges, and thus we are enabled to place on record that after a four years' contest, the Supreme Court has finally triumphed in the great State of Illinois. Our duty now is to show that no mistake has been made in giving us a license by making the Order one of the greatest, as it is to-day one of the best, if not the best of the great fraternal societies in the State.

In Ontario, also, there was a determined movement to immediately separate the Order in Canada from the rest of the jurisdiction. Indeed this movement became so strong that the Right Worthy High Chief Ranger was compelled to call a special meeting of the High Court. The following are the minutes of such special meeting :-

SPECIAL SESSION
OF
THE RIGHT WORTHY HIGH COURT.
OF ONTARIO.

*Held in the Chambers of Court Victoria, No. 10, in the City of London,
on the 6th day of March, 1879.*

The Right Worthy High Court of Ontario assembled in special session in Victoria Hall, Clarence Street, London, Ont., on Thursday, March 6th, 1879, in accordance with the following circular :

HIGH STANDING COMMITTEE ROOMS, }
February 22nd, 1879. }

" To all Courts of the Independent Order of Foresters.

" BROTHERS,

" In view of the grave crisis that has overtaken the Order, the High Standing Committee have deemed it their duty to summon the Right Worthy High Court, for the purpose of considering the same.

" Take notice, therefore, that the Right Worthy High Court of Ontario is hereby notified to meet in the Victoria Hall, Clarence Street, London, Ont., on Thursday, the 6th day of March next, at 2:30 o'clock, p. m., sharp, to consider the matter of the late defalcation of H. Griffin, ex-R. W. H. Treasurer, of Rochester, N. Y., and the questions arising out of the same.

" The representatives elected to attend the last Annual Communication of the R. W. H. Court will act as the representatives at the above Special meeting.

" In the case of courts which have been organized since the annual meeting, or where the regular or proxy delegates have been disqualified from any cause, or are unable or unwilling to attend, such court will, as early as convenient, elect regular or proxy representatives to attend the above meeting,

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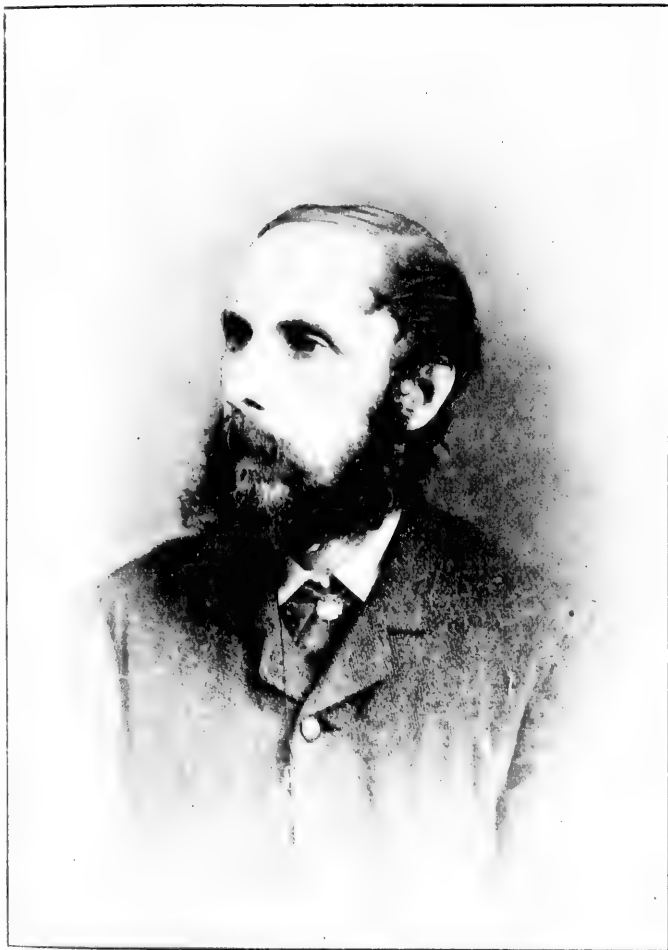
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J. B. HALKETT, P.S.V.C.R.,

HIGH SECRETARY OF ONTARIO.

as provided in Article 2, Sections 3 and 4, of H. C. Constitution. All courts are entitled to one representative; or where the membership is 60 or over, to two representatives.

"Each court is required to fill in the accompanying form, with the name of its regular or proxy representative, and attach the seal of the court to the same, to be presented at the opening of the R. W. H. Court.

"Each and every court in the jurisdiction must also answer the following questions categorically, and embody the same in a report duly attested and sealed, to be presented at High Court meeting by their representative:

"1st. The total and exact number of members in good standing in the court on the 1st of March.

"2nd. The full and explicit views of the court on the question of separation from the courts in the United States, so far as endowments are concerned; or, in other words, whether it would be advisable to retain our endowment payments in Canada and pay our own death calls, or continue the present system of endowments.

"3rd. If it is decided by your court to separate from the American courts, with respect to endowments, then give your views as to the best means of providing an endowment fund for the Order in Canada.

"4th. What endowment calls remain unpaid by your court on the 1st of March?

"In the event of your regular meeting not occurring in time, after the receipt of this order, a special meeting should be called at once, and pains taken to have a full attendance of members in good standing, when this circular should be read and carefully considered, and a vote by yeas and nays taken on question 2; and it must be stated in the above report the number voting yea and the number voting nay, also the number of those, if any, refusing to vote on the above question. Also embody in your report any other suggestions that your court may deem advisable in this matter.

"It is important that every court should send a representative if possible. If this is not practicable, a proxy representative must be appointed by each court.

"Our present membership in Canada is upwards of 800, and to raise \$1,000 would require an assessment of \$1.25 from each member. It would be well for your court to give their views as to whether they will be willing to make this contribution to meet the first death. As our members increase, of course it would lessen such payment. Whatever plan is adopted, the H. S. C. are determined that unquestionable security shall be given for the safety of this fund.

"The courts should transmit all endowments due by them, previous to the call dated 1st February, to J. W. Hickman, Lock-box No. 11, Louisville, Ky. Calls made for endowments since 1st February, 1879, had better be retained by your court until after the special meeting.

"It is important that your representative should explicitly express the views of his court at the forthcoming special meeting, so that whatever conclusion is arrived at, it may be unanimously sanctioned and approved of by all the courts.

"Tickets will be issued to delegates at the ticket offices where courts are located, on presenting the enclosed form, by the Great Western Railway and brancher, at one and one-third the regular fare for the double journey, good from the 5th to the 8th of March, both days inclusive.

"By order of the H. S. Committee.

"GEORGE LINDLEY,

"High Secretary.

"ORONHYATEKHA.

"R. W. H. C. R."

The Court opened at 2.30 p.m., the R. W. H. C. R. in the chair. The following officers of the High Court answered to the roll call :

Dr. Oronhyatekha, R. W. H. C. R.
 Alexander McCleneghan, H. V. C. R.
 George Lindley, H. Sec.
 Robert W. Abell, H. Treas.
 W. J. Scarfe, H. S. W.
 E. S. Cummer, H. J. W.
 George Glassco, H. S. B.
 Thomas Millman, M.D., H. J. B.
 Rev. G. G. McRobbie, H. Chap.
 Israel Kent, H. Marshal.
 J. L. Barber, H. Messenger.

The R. W. H. C. R. appointed Bros. Robb, McNaught and Cummer a Committee on Credentials, and a recess of fifteen minutes was taken to enable the Committee to report.

The Credential Committee reported the following brethren duly appointed by the subordinate Courts, and eligible to sit as representatives in the High Court :

Bros. B. W. Greer and W. D. McGilghlon, Court Hope, No. 1, London.
 Bro. W. T. Long, Court Brant, No. 2, Brantford.
 Bros. W. Macdougall and Brett, Court Flower of the Forest, No. 3, Seaford.
 Bros. Thomas Luscombe and T. R. Parker, Court Maple, No. 4, London.
 Bros. R. Bryan and H. Wright, Court Chatham, No. 6, Chatham.
 Bros. J. W. Jones and J. C. Bennett, Court Duferin, No. 7, London.
 Bro. George Glassco, Court Glen, No. 9, Brantford.
 Bro. Oronhyatekha, Court Victoria, No. 10, London.
 Bro. John White and J. Doyle, Court Tecumseth, No. 11, St. Thomas.
 Bro. Israel Kent, Court Oxford, No. 12, Ingersoll.
 Bro. Rev. G. G. McRobbie, Court Lisgar, No. 13, Tilsonburg.
 Bro. Nelson Green, Court Waterford, No. 14, Waterford.
 Bros. A. McCleneghan and T. Millman, Court Beaconsfield, No. 15, Woodstock.
 Bros. Peter Robb and J. W. Rowlands, Court Clinton Maple Leaf, No. 16, Clinton.
 Bro. E. Field, Court Rose of Toronto, No. 18, Toronto.
 Bro. C. P. Ross, Court Louise, No. 19, Corunna.
 Bro. J. D. Langlois, Court Cyprus, No. 20, Mitchell.
 Bro. James Mackie, Court Wellington, No. 21, Drayton.
 Bros. E. S. Cummer and J. Greenfield, Court Oronhyatekha, No. 23, Hamilton.
 Bro. Peter Thompson, Court Princess Alexandra, No. 24, Brussels.
 Bros. W. Elliott and J. Williams, Court Maitland, No. 25, Wingham.

Bro. Edward Clark, Court Royal Oak, No. 26, Listowel.

Bro. Duncan Stewart, Court Douglass, No. 27, Bluevale.

Bro. George Lindley, Court Peterboro', No. 29, Peterboro'.

Bro. George Lindley, Court Beaver, No. 1, Lennoxville, Que.

The R. W. H. C. R. then introduced to the High Court Bro. R. J. Halle, R. W. H. C. R. for Nova Scotia; Bro. J. W. Scarfe, R. W. H. C. R. for New Brunswick; and Bro. G. Lindley, R. W. H. C. R. for Quebec, who, together with Bro. W. D. McGlochlton, P. R. W. H. C. R. for Ontario, were invited to a seat on the dais.

Moved by Bro. J. Doyle, seconded by Bro. W. T. Long, that the representatives of the Canadian courts, in view of the crisis which has overtaken the Order in the defalcation of the late R. W. H. Treasurer Griffin and matters connected therewith, fully endorse the action of the H. S. Committee in calling this special session of the R. W. H. Court of Ontario without further notice, it being not only necessary, but absolutely imperative under the circumstances; and this High Court approves of the steps taken, and endorses the call of the R. W. H. C. R. for this meeting on the 6th of March.

The R. W. H. C. R. conferred the High Court Degree upon all members present who had not received the degree.

Circulars were read by the H. Secretary from the R. W. H. Courts of Massachusetts and Illinois, advocating a separation and endowment from the M. W. H. Court of the World.

The delegates expressed the views of their courts on the question of separation with regard to endowments, twenty courts being in favor of separation and six in favor of retaining the present endowment now in force.

On motion of Bro. A. McCleneghan, H. V. C. R., seconded by Bro. W. J. Scarfe, it was resolved that in the interests of Forestry in Canada it is desirable that the [*connection, so far as Endowments are concerned, with the Order in the United States, should be brought to as speedy a termination] as possible, and that the Order in this country will suffer no diminution of the Endowment, but that we will assess ourselves for a sufficient sum to make good and secure \$1,000 to the representatives of each deceased brother.

Moved in amendment by Bro. W. D. McGlochlton, seconded by Bro. J. W. Jones, that this R. W. H. Court does not consider it advisable to separate from the M. W. H. Court as to Endowments at the present, but that we think it best to recommend a meeting of the M. W. H. Court being called at an early day to consider all matters in connection with the Order.

The amendment was lost on a division, and the original motion carried by a large majority, only two voting in the negative.

Moved by Bro. W. J. Scarfe, seconded by Bro. J. P. Langlois, that where-

**NOTE—The words in brackets above were substituted at the request of the R. W. H. C. R., Oronhyatekha, for the words in the original, viz.:—"secession of the Canadian Courts from the Order in the United States be effected as speedily."*

as the M. W. H. C. R. has assured our R. W. H. C. R. that separation in regard to Endowments would be granted to Canada at the next meeting of the M. W. H. Court, if asked for by this R. W. H. Court, and that a special meeting of the M. W. H. Court would be called in April if desired ; therefore

Resolved, That this High Court petition the Executive Council to call a meeting of the M. W. H. Court during the coming month of April, for the purpose of altering the Constitution so as to enable the various R. W. H. Courts so desiring it to manage their own endowments ; and that the H. Secretary be instructed to forward said petition at once, and request that said meeting be called before the 12th of April next.

Moved by Bro. J. Williams, seconded by Bro. W. Elliot, that subordinate courts be requested not to pay any more endowments to the M. W. H. Court until after the meeting of the M. W. H. Court in April, and the question of separation finally settled.

The R. W. H. C. R. ruled the motion out of order. An appeal was taken from the ruling of the chair, but the decision was sustained by a large majority, and the motion was thrown out.

Moved by Bro. A. McCleneghan, H. V. C. R., seconded by Bro. W. J. Scarfe, H. S. W., that in view of the resolutions already passed, and in anticipation of the *amicable separation* from the Order in the United States on the basis proposed, it is desirable that the High Court at once take steps to provide for the anticipated change.

Be it therefore resolved, that the R. W. H. C. R., with the H. S. C., be instructed to lose no time in completing essential details towards this end. —Carried

Moved by Bro. Green, seconded by Bro. Williams, that the H. S. Committee be instructed to revise the present Constitution, incorporating such of the M. W. H. Courts of the World as meets their approval, and otherwise elucidating more fully the working of the Order for the guidance of members. —Carried.

On motion of Bro. Nelson Green, D. D. H. C. R., seconded by Bro. D. Stewart, D. D. H. C. R., it was resolved that all medical examinations for charter and other members be submitted for review to a Board to be appointed by the H. S. Committee.

A vote of thanks was unanimously passed to Court Victoria for the free use of their fine new hall, and also expressing regret that, owing to the protracted session, the R. W. H. Court was unable to attend the entertainment provided in honor of the R. W. H. C.

After prayers by the H. Chaplain, the R. W. H. C. R. closed the High Court with the usual formalities about midnight.

It will be noted that the question of secession was not permitted by the R. W. H. C. R. to be considered at all, and he promptly

ruled out of order all motions which had for their object the secession of the Order in Canada. What the High Court considered and decided upon at this special session was to ask for the amicable separation of Canada, so far as endowments were concerned, from the Order in the United States. We make these observations because, at a subsequent period, some of the officers of the Canadian Order of Foresters endeavored to make out that the then R.W.H.C.R., Dr. Oronhyatekha, favored secession, and afterwards deserted his friends. As a matter of fact, it was the firm stand that he took, while presiding at this special meeting of the High Court, and the loyalty to his chief of Bro. Major McCleneghan, the then H.V.C.R., and other friends, that defeated the secession movement, and turned it into a request for an amicable separation, in respect to endowments only. Another excuse for the secession movement was the allegation that the cost of endowment had become extremely burdensome; in fact, that some of the monthly assessment calls required several dollars to meet. But all such statements were made simply as excuses for this movement for secession. During the previous year, a yellow fever epidemic had raged in various parts of the Southern States, which somewhat increased the number of assessments paid by the members of the Order, and, in addition to the regular assessments, the membership were asked to contribute certain sums towards the relief of the afflicted families of members of the Order in the South, but we are afraid the amount contributed voluntarily was not so large as to make the tax burdensome, and it is quite certain that the regular assessments were comparatively light, for, during the Forestric year from October, 1877, to October, 1878, there were only 86 death-calls in the Order, one of which was paid from the surpluses of assessments, leaving 85 to be paid for by calls on the membership, thus making the cost to each member for the year only \$8.50 per \$1.000.

For the Forestric year ending September, 1879, just previous to the Secession, there were 103 death-calls, and as the old 10c. endowment was still in force, the membership was called upon to pay 99 assessments, 4 having been paid out of the surplus, thus making the cost of the insurance for the membership the sum of

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\$9.90, or an average of 82½c. per month. The assessments during the year fluctuated greatly. During one month there were only 5 assessments called in, while in another, being the highest point ever reached, there were 16 assessments called in. This was a great disadvantage to the Order, because after the call for 16 assessments had been made, although followed the next month by a call for only 5 assessments, the disgruntled members never stopped to consider the cost during the whole year, but always remembered only "the call for 16 assessments." The rate of interest at which the seceders computed these assessments would have brought sunshine to the soul of the most hard-hearted money-lender, for within a year or two afterwards the H.C.R. of Ontario was met very frequently with the statement that the seceders had to pay on some of the calls made upon them, just prior to the secession, as large a sum as \$2.00 and even \$3.00, while under the "Yankee Institution."

The wisdom of the course advised to be taken by the R. W. H. C. R. and his party at the special session of the High Court of Ontario soon became manifest, for within a month after the call for the special session, 4 deaths had occurred in Ontario, three of them, viz., Bros. Thos. Spratt, of Court Brant, No. 2, Brantford, Ont.; L. Cohen, of Court Hope, No. 1, of London, Ont.; Chas. Walker, of Court Beaconsfield, No. 15, Woodstock, Ont., were included in the death calls for March, issued April 1st, while that of Bro. Joseph Wolthers, of Court Waterford, No. 14, at Waterford, Ont., was included in the death calls for April, issued May 1st. Had the secessionists succeeded at the special session in carrying the High Court of Ontario out of the Order, it is probable that Independent Forestry in Canada would have met with an early death. At this time the membership in Canada was under 800. It would have required over \$5.00 from each member of the Order to pay the four death claims which came into existence within the month after the adjournment of the special session. When the assessments amounted to \$8.60 for the year, the complaints of their excessiveness and burdensome character were loud and long. It is not at all likely, therefore, that the membership would have responded, if a demand had been made upon them for \$5.00 within the first month or two after secession.

In the meantime the R. W. H. C. R. devoted a considerable time personally to the organizing work, and before the next session of the Supreme Court, to which time the matter of separation had been deferred, had succeeded in instituting seven new courts in Ontario, while three other courts were instituted by friends whom he had interested in the work.

The High Court of Ontario met next in annual session in Toronto, on the 11th day of September, 1879, and, as instructed, the R. W. H. C. R. had prepared and submitted an Endowment Law for adoption, in case the Supreme Court would grant Canada a separate endowment jurisdiction, which was fully expected; but the High Court refused to adopt the recommendations of the H. C. R., and a committee of three was appointed to report on a scheme of endowment, based on the one named in a circular issued by Court Royal Oak, No. 26, of Listowel, Ontario, which was as follows, as embodied in the report of the committee:—

1st. That the amount of endowment to be paid at the death of a member remain at \$1,000, as at present.

2nd. That, instead of paying monthly calls, no moneys be paid until a death occurs.

Moved by Bro. Dr. Stanley, seconded by Bro. H. S. W., that the scheme proposed by the committee be taken up *seriatim*.

Moved in amendment by H. V. C. R., seconded by Bro. Neelands, that the H. S. C. be instructed to perfect a scheme of endowments for Canada, in the event of a separation from the United States, incorporating the following principles:—

1st. That the endowment to be paid on the death of a member be \$1,000.

2nd. That either an assessment *pro rata*, at the death of each member, be levied, based upon the actual membership at the time of levy, or that a monthly assessment be made upon each member in good standing, such assessment to be based upon the probable demands required, and that said scheme be referred to the courts for consideration not later than 1st of October next.

3rd. That the assessments be not based upon a sliding scale.

And that the scheme be referred to an adjourned meeting of this R. W. H. C., to be held in London on the 22nd of October next.

The amendment carried.

It will be seen from this record that, even at this date, the action contemplated was not *secession*, but *separation only so far*

as endowments were concerned, and thus the matter stood when the meeting of the M. W. H. Court took place in London, Canada, on the 22nd October, 1879.

The following officers of the High Court were duly elected, after which it adjourned to meet again in London at the same time that the Supreme Body was called to meet:—

R. W. H. C. R., Rev. G. G. McRobbie: R. W. H. V. C. R., N. Green; R. W. H. S., G. Lindley; R. W. H. T., W. S. Williams; R. W. H. S. W., E. C. Clark; R. W. H. J. W., J. Greenfield.

Heretofore, as in the Supreme Body, the above constituted the High Standing Committee of the High Court, and Bro. Oronhyatekha recommended a change, as follows, which was adopted by the High Court:—

I would recommend that the J. P. H. C. R. be added to the committee, in order to avoid the possibility of a deadlock at any future time, and that the full committee be called together only on extraordinary occasions, and that the J. P. H. C. R., R. W. H. C. R., H. V. C. R., H. S., and H. Treas., be constituted the Executive of the H. S. C., with three for a quorum, to do the ordinary executive work.

The adjourned session of the R. W. H. Court of Ontario was held at the same time, and in the same building as the M. W. H. Court, but in a separate room. In due course the petition of the R. W. H. Court for a separate endowment jurisdiction was presented to the Supreme Body. The following is the record thereof:—

Rep. Oronhyatekha moved that the Province of Ontario have leave to form a separate jurisdiction for its own endowment, and that Court Dufferin, No. 7, have permission to be heard in opposition to it. Leave was granted to Court Dufferin, No. 7, to be heard, after which hearing, and a discussion by various representatives, the ayes and nays were called with the following result:—

Those voting in the affirmative were, Reps. Lindley, Hebron, Caldwell, Bingham, Oronhyatekha, McRobbie—6 votes.

Those voting in the negative were, Reps. McGloghlon, Simmons, Hickman, Poutch, Somes, Ormond, Griffiths, Minott, Partridge, Robertson, Doherty, McKie, Mulheron, Kunzie, Grogan, Calvert, Pain, Proper, Morris (2 votes), Carpenter, Bain, Wallace (2 votes)—24 votes.

The separate jurisdiction was denied.

As soon as the news was communicated to the High Court of Ontario, a motion was made to secede from the Order, the vote thereon resulting as follows:—For secession, 26; against, 14. An amendment, deferring action, submitted by Bro. Oronhyatekha, who had retired from the session of the Supreme Court, in

order, if possible, to postpone any definite steps being taken for another year, was voted down. When the vote for secession was announced, Bros. Oronhyatekha, Botterell, and others retired. The next day being the 22nd of October, 1879, the loyal minority held a meeting to consider the situation. When they came together, they were irritated beyond measure to find that the Supreme Officers, instead of strengthening their hands, had, during the night, virtually assumed the High Court of Ontario to be dead, and had commissioned Bro. W. D. McGloghlon, as S.D.H. C.R. for Ontario, to take charge of the Order in the jurisdiction. The position taken by the loyal minority was that the High Court of Ontario still existed, aye, more than that, that it was an incorporated body, and so long as five courts—the constitutional quorum for a High Court—remained loyal, the existence of the body could not be destroyed by the defection of a portion or all of the officers. As a matter of fact, three members of the High Standing Committee and ten courts were standing loyally by the Order, and they gave the S.C.R. plain' to understand that his action in appointing a deputy wholly unwarranted, and would not be tolerated. In the mean time, the loyal minority proceeded to fill the vacancies in the High Court offices, caused by the action of the seceders, and otherwise reorganized the High Court. Shortly after the adjournment, Bro. Oronhyatekha, who had been again called to the head of the Order in Canada, received the following communication from the Supreme Secretary:—

INDEPENDENT ORDER OF FORESTERS.

SUPREME COURT OF THE WORLD.

OFFICE OF THE SUPREME SECRETARY,

125th Street and Fourth Ave.

NEW YORK, Nov. 3rd, 1879.

To the Provincial High Court of Ontario.

DR. ORONHYATEKHA,

High Chief Ranger.

DEAR SIR AND BRO.,

The High Court, of which you are the Executive head, is the only organization which the E. C. recognizes as loyal and constituting a legal H. C. in the Province of Ontario.

By order of the E. C., L., B. C.,

A. B. CALDWELL,
Supreme Secretary.

This communication showed that the supreme officers, on reflection, concluded that their action in appointing a deputy for Ontario under the circumstances was unjustifiable, and thus the continuous existence of the High Court of Ontario was established, and as its existence continued unbroken down to the time when the old Supreme Court attempted to change the name of the Order in 1881, it befittingly took the place, for a time, of the Supreme Body, and discharged the functions of the Supreme Court of the Independent Order of Foresters. The following are the minutes of the meeting at which the High Court was re-organized, after the secession of the Canadian Order of Foresters.

Liberty, Benevolence and Concord.

ADJOURNED SESSION

OF THE

RIGHT WORTHY HIGH COURT OF ONTARIO.

HELD IN THE CITY OF LONDON.

CHAMBERS OF COURT VICTORIA,

LONDON, 22nd October, 1879.

The meeting of the High Court of Ontario was opened, pursuant to adjournment, at 8 o'clock p.m.

[Owing to the failure of Ex-Secretary, G. Lindley, to hand over the minutes of the adjourned meeting held in London, from its opening to secession, we are unable to give the minutes of the High Court proceedings during the above time.—P. H. ATTWOOD, High Secretary.]

An adjourned meeting of the High Court of Ontario was held in the Chambers of Court Victoria, No. 10, I.O.F., on the 24th day of October, commencing at 10 a.m.

The senior officer of the High Court, Bro. Dr. Oronhyatekha, P. H. C. R., took the chair.

There were present of the H. S. C. :

P. H. C. R., Dr. Oronhyatekha, Court Rideau, No. 40.

H. Treas., W. S. Williams, Court Napanee, No. 30.

H. J. B., G. McBroom, Court Maple, No. 4, London.

The P. H. C. R. made the following pro tem. appointments :

H. V. C. R., Ed. Botterell, jr., Court Ottawa, No. 41, Ottawa.

H. Sec., Col. P. H. Attwood, Court Victoria, No. 10, London.

H. S. W., J. W. Jones, Court Dufferin, No. 7, London.

H. J. W., J. Wynn, Court Goderich, No. 32, Goderich.

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Supreme Secretary Caldwell and other members of the Supreme Court, were present during a portion of the time.

The P. H. C. R. then explained that a number of the High Officers and Representatives had by vote seceded from the Order and left the High Court in a partially disorganized condition, and it was for the Representatives present to determine whether to fill up the vacancies in the offices created by the secession of the former incumbents, or to surrender the Charter of the High Court and again come directly under the jurisdiction of the Supreme Court.

P. H. C. R., Bro. W. D. McGloghlon, took exception to the legality of the meeting, and intimated that the Supreme Chief Ranger had appointed him Supreme Deputy High Chief Ranger for Ontario.

The P. H. C. R., Dr. Oronhyatekha, ruled that the secession of a portion of the officers and representatives did not in any way affect the legal status of the High Court of Ontario, that they were there assembled as the High Court of Ontario, and that being the fact, the Supreme C. R. could not constitutionally make an appointment, and expressed his conviction that the S. C. R. had issued his commission under a misapprehension of the facts, and would undoubtedly withdraw said commission the moment he learned the true state of affairs.

Moved by Bro. Ed. Botterell, jr., seconded by Bro. J. Wynn, that we proceed to fill up the vacancies caused by the seceders. The motion was carried unanimously.

The election of officers to fill up the vacancies was then proceeded with.

The P. H. C. R. appointed Bros. Bennett and Parish, of Court Dufferin, and Parker, of Court Maple, as scrutineers of the ballot.

Bros. McGloghlon, Oronhyatekha and Jones were nominated for the office of H. C. R. On ballot, Dr. Oronhyatekha was declared elected.

Bro. W. A. Shepherd, of Court Moira, No. 33, was nominated and elected unanimously H. V. C. R.

Bro. Col. P. H. Attwood, Court Victoria, No. 10, was unanimously elected H. Secretary.

Bro. H. A. Crain, of Court Rideau, No. 40, Merrickville, was unanimously elected H. J. W.

Bro. G. McBroom, of Court Maple, No. 4, was unanimously elected H. S. B.

Bro. J. W. Jones, of Court Dufferin, No. 7, was unanimously elected H. J. B.

Bro. W. S. Williams, H. T., was elected Representative for the one-year term to the Supreme Court.

Bro. Ed. Botterell, jr., was elected P. H. C. R.

The bonds of the Secretary were fixed at \$1,000, and those of the Treasurer at \$2,000.

Bro. Thomas Peel, of Court Hope, No. 1, was duly elected Auditor.

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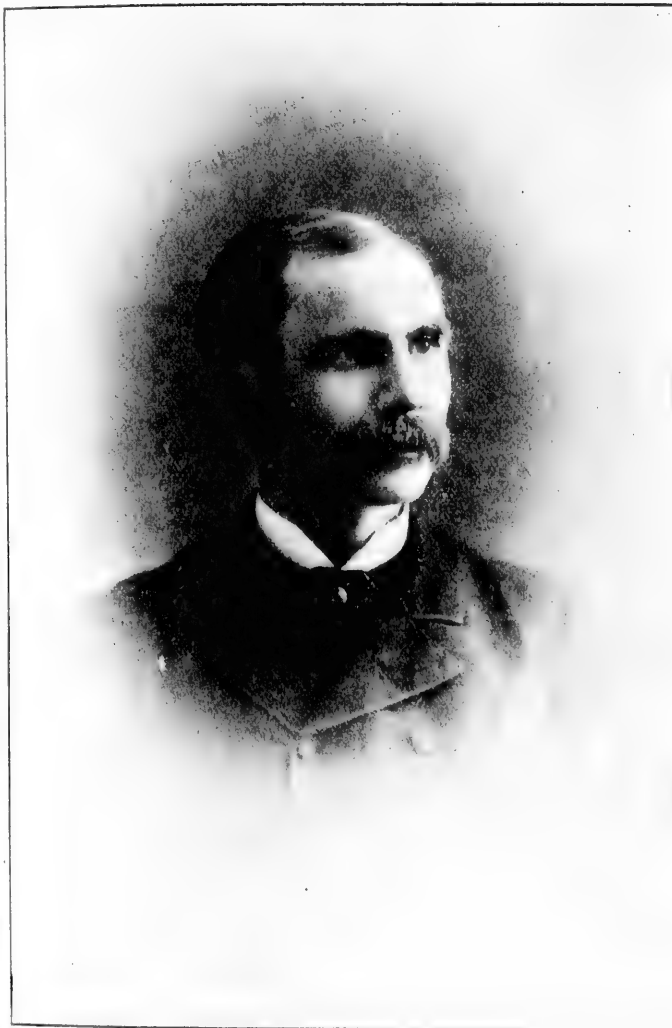
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J. E. B. McCREADY, P.H.C.R.,

EDITOR ST. JOHN DAILY TELEGRAPH.



WILLIAM GRIFFITH, P.H.C.R.,

PAST SUPREME VICE-CHIEF RANGER.

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Ex-High Chief McRobbie then, on demand, surrendered the Ritual of the High Court to P.H.C.R., Dr. Oronhyatekha, acting H.C.R., and also promised to send the balance of the High Court property in his hands immediately on his return home. He then, with ex-H. Sec. G. Lindley, both of whom had been present by permission, withdrew from the High Court.

The selection of the appointed officers was, by permission, postponed.

The Executive Committee were instructed to at once issue a circular to all courts in Canada, defining the position of this High Court, and giving reasons for not seceding with those who had taken that step. The Executive Committee were also empowered to at once settle with the seceders as to an equitable *pro rata* division of the assets and liabilities of High Court.

The H.C.R. then announced that he had been authorized by the Supreme Chief Ranger to say that all loyal courts of Canada would have their arrearages of endowment assessment remitted.

The officers just elected were then duly installed by Bro. Dr. Oronhyatekha. P.H.C.R. Ed. Botterell, jr., installed Bro. Dr. Oronhyatekha H.C.R. for the balance of the term.

A special vote of thanks was tendered Bro. G. Parish, of Court Dufferin, and to other members of the Committee on Reception, for their indefatigable labors, which served to contribute in an eminent degree to the success of the banquet. Votes of thanks were also passed to the G.W.R. and G.T.R. for railway reductions.

The High Court was then duly closed to meet again in Annual Communication in London, on the last Tuesday of September, 1880.

P. H. ATTWOOD,

High Secretary.

As the High Secretary, in whose custody were all the supplies belonging to the High Court, had joined the seceders, the re-organized High Court found itself without a single ritual or a single form to carry on the business of the Order, as notwithstanding the promises of ex-H.C.R. McRobbie, the seceders had failed to deliver to the representatives of the loyal High Court any part of the supplies. Some days after the secession, Dr. Oronhyatekha, H.C.R., wrote ex-H.C.R. McRobbie that the H.S. Committee had instructed him to demand possession of all the property of the High Court, until such time as a division of the liabilities should be made, and when this had been done the seceders should be given one-half of the supplies as agreed upon. For an agreement had been made, immediately after the vote for secession was carried, between the seceders and the loyalists, that the assets and liabilities of the High Court should be equally

divided between the parties. Not receiving a reply by the 27th of October, the H.C.R. wired as follows:—

27th October, 1879.

To Rev. G. G. McRobbie, Tilsonburg.

When do you purpose sending me the property of the High Court in your possession as promised?

ORONHYATEKHA,

R. W. H. C. R.

and received the following reply:—

October 29th, 1879.

By Telegraph from Tilsonburg,

To DR. ORONHYATEKHA :

Just got home. Will send supplies to-day.

G. G. McROBBIE.

Not having received any further news regarding the supplies which were sadly needed in the work, the H.C.R. wired ex-H.C. R. McRobbie that unless the supplies were forthwith delivered, legal proceedings would be instituted for its recovery, and notwithstanding his message of the 27th October, given above, replied as follows :

November 1st, 1879.

By Telegraph from Tilsonburg,

To DR. ORONHYATEKHA :

I promised to do nothing until after our meeting. However, I gave it to the Express Agent some time ago.

G. G. McROBBIE.

The message was rather confusing, but probably it was as clear as it was intended to be. In due course the H.C.R. received the following letter written, presumably, to explain the meaning of the telegram:—

TILSONBURG, November 1st, 1879.

SIR,

The property belonging to the late R. W. H. C. of Ontario is lying at the Express office here. I have consulted on the matter, as there are two parties who claim them, both claiming to be R. W. H. C. R. and legally appointed. This has made me hesitate, and again, my resignation has not been accepted. And again, it was resolved that a division of property was to be made, and you demand all. I have not been released, and may still demand my position, as I am good on the books. I am not so easily frightened. However, I have no desire to hold the property. All I want is to act legally, and give it to one authorized to receive it. We (the seceder's executive) meet on Monday to make arrangements, and when you and McGloghlon decide which is H.

C. R. of Ontario the Express Agent will send the property. I have broken no promises, as the time has not come to act in this matter, so have patience. Further communication on this matter, unless authorized by your committee, will not be noticed, for I am not going to get into trouble to please any one.

Yours,

G. G. McROBBIE.

It is due to the ex-H. C. R. to state that he had received the subjoined letter from W. D. McGloghlon, which gave him some excuse for detaining the seal of the High Court in his personal possession.

LONDON, October 28th, 1879.

Rev. G. G. McROBBIE, TILSONBURG.

DEAR SIR AND BRO. :

Please forward the seal of the R. W. H. C. R. of Ontario, which belongs to me now, having been appointed to that office by the Most Worthy High Court Executive.

Yours fraternally.

W. D. MCGLOGHLON.

On receipt of this letter, the H. C. R. instructed Bro. W. W. Fitzgerald to write a lawyer's letter threatening all sorts of dire consequences if the supplies were not forthwith given up. On receipt of the lawyer's letter, the ex-High Chief sent the following despatch :—

November 6th, 1879.

By Telegraph from Tilsonburg.

To DR. ORONHYATEKHA :

Order Fray to go to Lindley for supplies.

G. G. McROBBIE.

Bro. Fray, referred to in the telegram, was a loyal member, residing at Brantford. He was accordingly communicated with, and called for the supplies. In due course the supplies, consisting very largely of dead stock, were received, accompanied by a communication from the ex-High Secretary notifying the H. C. R. that the whole of the supplies were sent and that the seceders had determined not to carry out their agreement entered into to assume and pay one-half of the liabilities of the High Court, existing at the time of the secession. Doubtless the principal cause for delaying the delivery of the supplies for so long a time, was to cripple as much as possible the loyal minority, and in order that

the seceders might use the supplies until they had a supply printed for themselves. It was given out also that the seceders intended to call themselves the "Canadian Independent Order of Foresters." As soon as the H. C. R. learned of this intention, he notified the seceders that if this were done an injunction would at once be taken out to restrain them from using the name "Independent Order of Foresters." Later on they decided to drop the word "Independent," and substitute therefor the word "Canadian." The situation, so far as the loyal minority were concerned, was gloomy enough. At roll call, after the smoke of the battle had cleared away, there was found just 196 members in good standing, and not only were there no funds in the treasury, but there was a very large indebtedness to face; in addition to that, the Order was very much discredited in the country by reason of the defalcation of the ex-Supreme Treasurer Griffin.

Some of the leaders of the Canadian Order, though professing to be governed by the same principles as was the Patriarch Abram when he said unto Lot, "Let there be no strife I pray thee between me and thee, . . . separate thyself I pray thee from me; if thou wilt take the left hand, then I will go to the right, or if thou depart to the right hand, then I will go to the left," acted far differently from their professions. They were especially virulent against the H. C. R., frequently descending to personal and vindictive attacks upon him, and through all the earlier years of their existence endeavored to discredit the I. O. F. by every means possible. Attempts were made to arouse prejudice against the Independent Order of Foresters because the H. C. R. was an Indian, and because, as they alleged, the Independent Order of Foresters was "a Yankee institution," while theirs was "a home and a British institution." From the organization of the High Court of Ontario to the time of secession, 33 new courts had been organized in Canada, of which number the H. C. R. had personally instituted 20. After the secession, he and his associates, nothing daunted at the demoralized condition of the Order, buckled on their armor and set vigorously to work to rebuild the I. O. F. They soon learned that some of the leaders, at least, of the C. O. F. had probably never even heard of the

Patriarch Abram, for instead of going to the right when the I. O. F. went to the left, or *vice versa*, they frequently followed in the footsteps of the I. O. F. organizing officers, and endeavored by any and every means possible to prevent the institution of courts of the I. O. F. Some of the methods adopted by them to hinder the progress of the I. O. F. may be referred to here, and, in future chapters, in their regular chronological order.

One of the misrepresentations which was almost universally resorted to by the Canadian Order of Foresters immediately after secession was that they were called upon to pay enormous rates of assessments while in the I. O. F. One reverend gentleman living at the time in Watford, in a public address delivered in Alvinston, stated that "the rates of assessments in the I. O. F., before the secession of the C. O. F., were so high that he might as well have been paying rent for a good house as to pay those assessments." The facts are that under the original endowment law, which required each member to pay 10 cents per death from June 17th, 1874, to June 17th, 1878, a period of four years, 93 deaths had occurred, and for which each member who had been in the Order during the whole four years, paid \$9.30, or at the rate of \$2.32½ per year. During these four years \$63,885.12 were paid to the widows and orphans of deceased Foresters, of which \$3,112.36 were paid to the widows of Canadians.

The High Court of Ontario was formed on the 17th June, 1878.

The assessments from June, 1878, to June 1879, were as follows:—

June, 1878.....	\$ 40	Dec., 1878	\$1 60
July, "	50	Jan., 1879.....	50
Aug., "	70	Feb., "	1 20
Sept., "	70	Mar., "	80
Oct., "	1 00	April, "	1 30
Nov., "	1 60	May, "	1 00
Total,.....		\$10 70	

The December death calls above included those for six yellow fever cases, that occurred all in one court, at Walter Valley, Miss.; it also included the deficit of about \$6,000, arising from the "Griffin Sin." So that although \$12,000 were extraordinary

calls, yet the whole demand upon the membership was only \$10.70 for the year.

From June, 1879, to June, 1880, the monthly assessments were as follows:—

June, 1879	\$ 1 10	Dec., 1879.....	\$ 90
July, "	70	Jan., 1880.....	80
Aug., "	70	Feb., "	85
Sept., "	1 20	Mar., "	50
Oct., "	1 10	April, "	75
Nov., "	90	May, "	50
Total,		\$ 9 80	

From June, 1880, to June, 1881, the assessments were as under:—

June, 1880.....	\$ 1 00	Dec., 1880.....	\$ 1 00
July, "	75	Jan., 1881.....	1 00
Aug., "	75	Feb., "	1 00
Sept., "	75	Mar., "	1 00
Oct., "	75	April, "	1 00
Nov., "	75	May, "	1 00
Total.....		\$10 75	
To which must be added extra assessments of.....		1 50	
Total.....		\$12 25	

From the above record it will be seen that up to the time of the secession of the Canadian Order of Foresters in November, 1879, it had cost the membership on endowment account an average of only \$4.67 per year for the endowment benefits paid to the widows and orphans of the Order. As already stated, the assessments for endowment during the twelve months ending 30th September, immediately preceding the secession of the C. O. F., had ranged from 50c. to \$1.60 per month, amounting during the year to \$9.90 or an average of 82½c. per month, and yet after secession it was persistently represented that these assessments ranged from \$1.60 to \$2.00 and \$3.00 per month. Other misrepresentations followed thick and fast, and a disinterested observer would certainly have concluded that the special mission of the members of the C. O. F. at

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J. DUNFIELD, Past High Physician, Ont.
W. HICKEY, Past High Vice-Chief Ranger, Ont.

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this time, was to manufacture, from whole cloth, the most absurd stories regarding the I. O. F. and its work.

The following extract from the FORESTER, published at the time may, be taken as a fair specimen brick:—

“One of the chief occupations of some of the leading members of the C. O. F. seems to be to vilify and libel the I. O. F., and they stop at nothing, if only they can hope to damage our Order. The latest falsehood is from a Mr. R. E. Vidal, of Winnipeg, who signs himself as ‘Secretary of Court Garry, No. 2, C. O. F.’ It is contained in a letter which appeared in the *Winnipeg Daily Sun*, in which, among other things, it is stated that the I. O. F. is in debt ‘\$70,000, and unable to pay any endowments.’ Seeing that the financial standing of the Supreme Court is published in THE FORESTER every month, and anyone can see for himself how we stand, the above will pass as a specimen C. O. F. brick.

“It is not necessary for us to say that there is not a word of truth in the above, and its utter falsity has been quickly and fully demonstrated in Winnipeg itself by the following, taken from the *Winnipeg Free Press*, of the 13th April, 1883, only 3 or 4 days after the stupid libel had appeared in the *Sun*:

PROMPT PAYMENT.

The Widow of the late Wm. Robinson Receives \$1,000 from the I. O. F.

High Chief Ranger, H. S. Crotty, of the Independent Order of Foresters, received yesterday from the Federal Bank a cheque for \$1,000 in favor of the widow of the late Wm. Robinson, locomotive engineer, who was killed a week ago last evening on the C. P. R. south of Niverville. The amount mentioned was that of the life assurance policy held by the deceased under the provisions of the I. O. F. laws, of which he was a member, belonging to Court Robin Hood, No. 2, in this city. The officers of the Supreme Court in London, Ont., on being notified of his lamented death, took with commendable promptness the necessary steps in order that the claim might be paid at once. In view of the distance of Winnipeg from the seat of the Supreme Court, it would not have been a matter of surprise if, in the ordinary course of correspondence a little longer time had been found necessary in effecting the payment than has usually been consumed in the cases that have occurred in Ontario. Nevertheless with the aid of the telegraph, the Supreme Court has been enabled to pay up with a promptness which will doubtless surprise every member of the Order both in this and the other Provinces, although the members are accustomed to a very commendable and encouraging promptness in such matters. The Supreme Court claims to have paid up all demands in the past, and to be free from debt. The ordinary understanding is that endowment claims are to be paid within thirty days after notification, but it would appear that the finances are in so healthy a state that the whole of the specified time is seldom required. Full reports of the standing of the Supreme Court and the various High courts are published from time to time in the INDEPENDENT FORESTER, and all who desire to do so have the opportunity of examining the monthly statements of receipts and disbursements. Full particulars concerning every death that occurs are also published, and a

consultation of the files of the official journal will satisfy every reader as to the manner in which all the endowment claims have in the past been met.

The *Free Press* puts it correctly when it states that the Supreme Court has 30 days in which to pay claims. But instead of 30 days, *every claim thus far, has been paid by the Supreme Court within six days after due proof of claim.*"

Another method to discredit the I.O.F., which some of the chief officers of the C.O.F. took, was to represent that courts of the I.O.F. were seceding to their Order. The following taken from the *FORESTER* of March, 1883, explains itself :

"The circular issued by the C.O.F. Executive in reply to the Chatham protest, in order to excuse their stupid blunder in taking over Court Maple, No. 4, states that among others, Court Beaver, No. 1; Court Napanee, No. 30, and Court Paris, No. 2, had seceded from the I.O.F., and had been received into the C.O.F. Court Beaver, No. 1, has never seceded from our Order. We never had 'a Court Paris, No. 2,' in our Order, and Bro. Bowerman, Principal of the Napanee High School, and the C.D.H.C.R. of Court Napanee, speaks below in terms that cannot be misconstrued, as to Court Napanee :

"NAPANEE, March 1st, 1883.

"DEAR SIR AND BRO.,—In reply to yours of 24th ultimo, I reply as follows : 1st. Court Napanee, No. 30, I.O.F., *never* seceded from the I.O.F., some of the most prominent charter members having remained in connection with the Order ever since the court was instituted.

"2nd. I believe a court in connection with the C.O.F. is in existence at Napanee, and some of its members were at one time in connection with our court, but I am not aware that they withdrew from the I.O.F. for the purpose of joining the C.O.F.

"Yours in L., B. and C.,

"J. BOWERMAN,

"R.S., Court Napanee, No. 30."

We might adduce here just another instance of the unfair manner in which the C.O.F. leaders acted towards the I.O.F. At the session of the High Court of Ontario, held in Hamilton, in 1882, some of the discontented members of the Order, and who were shortly afterwards expelled, industriously circulated in the High Court, the story that the Canadian Order of Foresters would be willing to re-unite with the Independent Order of Foresters now that the old H.C.R. was retiring from office. Accordingly, Bro. John A. McGillivray, who had succeeded Dr. Oronhyatekha as H.C.R., was instructed to open up negotiations with the C.O.F., with the view of bringing about the amalgamation of the

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two Orders. Soon after his installation, therefore, as instructed by the High Court, he wrote to the H.C.R. of the C.O.F. suggesting the opening up of negotiations, with the view of bringing about an amalgamation of the two Orders. The H.C.R. of the C.O.F. did not even acknowledge the receipt of the communication. Instead, however, he issued a circular claiming virtually that all of the I.O.F. courts were applying to be admitted to the C.O.F., or, to give his *ipissima verba*, "ALL ARE ANXIOUS TO JOIN US, BUT IN THE FORM OF AN AMALGAMATION." This circular was published in the official organ of the C.O.F., and copied into the INDEPENDENT FORESTER as follows, to wit:—

We ask every member of the I. O. F. to carefully read the following precious effusion of the Right Worthy High Chief Ranger of the Right Worthy High Court of the C. O. F.:—

"ILLITERATE, FALSE AND STUPID.

"The constant readers of the *Canadian Forester* will, no doubt, wonder a little at our display of spread eagleism, but the signs of the times are of such a nature that, were we to hold our peace any longer, we would certainly be deserving of severe censure from our Order. The circular published in our last issue was one certainly to cause all friends of our Order to look and to ponder over its meaning. It bears with it the signatures of some of the very best men in the City of London, and other reports to the contrary notwithstanding. It certainly means death to the I. O. F. under the leadership of Dr. Oronhyatekha. The fact that the bubble, inflated as it is with wind, by our unsuccessful opponents, was soon to burst, was apparent to all discerning persons, who had any knowledge of the management of benevolent and secret societies. Who ever heard of the Jack-of-all-trades that was ever a successful operator at any? On the contrary, all are miserable failures, and such has been the success or misfortune of our unscrupulous opponents.

"When chicanery and underhand tricks are played, their confidence fails to lodge any length of time, and this has been the fate of a number of courts formerly connected with the I. O. F. The circular, which has been so generally distributed throughout the Dominion, contains all the facts of the dissensions in that institution, which was conceived in the brain of a office-loving, money-grabbing man. To-day we are in receipt of no less than five applications from courts formerly connected with the I. O. F., which applications have been accepted by our Executive Board. *All are anxious to join us, but in the form of an amalgamation.* But to talk of amalgamating a dying society, a society that has nothing to lose and everything to gain by such a step, is not to be considered or entertained for one moment. While

we are charitable enough to extend a hearty welcome to our former companions in Forestric labors, should they seek an admission in the proper form and under our constitution, yet we are firm enough to say an amalgamation of the C. O. F. and the I. O. F. can never take place so long as the present staff of officers are at the head of the Canadian Order. Amalgamation means a sure suicide to our society, and the principles we have for three years been trying to establish. We withdrew from the I. O. F. three years ago, with but a handful of men, figuratively speaking, but they were men, *white men*, men as true as steel, men who had a spirit of independence, and who were willing to forego everything else rather than that their honor should, in any manner, be compromised. We left them for the purpose of establishing a society purely Canadian in its management. We were then the laughing-stock of those who remained behind, called all manner of hard names, but the old adage still holds good, "he laughs best who laughs last" and to say that we have been successful in establishing our society firmly in Canada is not enough. We have founded it on the grand principle of honesty, equal rights to all, and the Forestric principles of Liberty, Benevolence and Concord, and, by gaining the confidence of our friends and supporters, and constantly keeping it (without which no society can possibly live), we have made more than a success of our labors, for we have killed the former opposition of the I. O. F. in Ontario at least. Our friend, the Doctor, has taken the advice once offered to young men by the late Horace Greeley, and has gone west (Manitoba).

"Brethren, let us continue in our paths of rectitude and heaven will surely smile on our labors. We receive from the widows and orphans of many deceased brethren the heartfelt thanks and God bless you.

"Yours, in L., B. and C.,

"E. H. LONG."

The circular referred to above by Mr. Long as having been published in the official organ of the C. O. F., and as having been "so generally distributed throughout the Dominion" was one which was issued by Messrs. Towe, McElheran and others after their expulsion from the I. O. F., and about which the present Supreme Secretary, then H. C. R. of Ontario, said :-

"In all my experience of years of active practise as a barrister, and of several years before that as a law student, I have never come across a document in which so many infamous falsehoods were compressed into so small a space."

Although Long must have known of the character of this circular, yet he and his colleagues made every possible use of it and gave it their endorsement, by publishing it in their official

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organ. It is not to be wondered at then that Dr. Oronhyatekha, as Editor of the INDEPENDENT FORESTER, retaliated by publishing Mr. Long's illiterate effusion with stinging comments thereon, which so galled the H. C. R. of the C. O. F. that he published in the official organ of the C. O. F. a personal attack upon the Editor of the INDEPENDENT FORESTER which elicited the following caustic reply :—

“NOTES ON MR. LONG'S LAST.”

“In our last issue we gave the bombastic effusion of the R. W. H. C. R. of the C. O. F. body, E. H. Long, the benefit of our large circulation. We labelled it as it was, “Illiterate, False and Stupid.” Bro. Long doesn't like it, and in a column article in his organ he attempts to reply to our strictures on his silly effusion. He says nobody gave him a university education. *That is self-evident.* Then he tells us that he paid for his own education. Well, all we have to say is that at the time either he must have been indigent indeed are awfully stingy and could not, or would not, pay for much, or he was supremely stupid and did not get much for what he did pay.

“R. W. H. C. R. Long reiterates the stupidly false statement that the I. O. F. constitution was copied from the C. O. F. The C. O. F. constitution in all its essential provisions and features can be found in the constitution of the I. O. F. of 1887, and in the draft of constitutions and laws submitted by Dr. Oronhyatekha to the High Court at Toronto, in September, 1879. The C. O. F. came into existence in October, 1879, and copied its constitution and laws from those which had been discarded by the I. O. F. as being entirely behind the age. Our present constitution, as all our members know, is incomparably superior to that which was thrown aside in 1879, and, therefore, must be superior to that of the C. O. F. constitution.

“Mr. Long, being hard pushed, resorts to the dishonest trick of garbling extracts, as in the following (the words in italics containing the *gravamen* of our charges are dishonestly suppressed by Mr. Long):—“The Doctor certainly forgets himself when he gets off the following: ‘The present staff of officers of the C. O. F. have taken the suspended and expelled members of the I. O. F. of all ages, up as high as between 55 and 60 years of age; they have received with open arms the blind, the lame, the halt and dying.’” No, Bro. Long, the Doctor did not forget himself, and he does not propose you should forget him either. We charged you, Bro. Long, with receiving members from the I. O. F. who were over 50 years of age, when your constitution declares that the limit shall be 45 years. That's a plain charge. We shall be even more specific. We charge you, Bro. Long, with receiving 13 late members of Court Dufferin, I. O. F., who were over 50 years of age; *some were 55 years old*, and 13 others who were over 45—ranging from 46 to 49—thus making 26 members, which, according to your own constitution,

have been illegally admitted into your Order, and having been so illegally admitted could not get their endowments if any of your other members should take it into their heads to enter a protest when the time arrives. We charge further, Bro. Long, that you took Bro. B. S. Oates into your Order from the I.O.F. when you knew he was far advanced in consumption. Now, these are plain charges, which do not require a university education to understand, and which your "illiterate, false and stupid" attack on the I. O. F. has justly provoked, and they are charges that cannot be answered by uttering additional libels against the I. O. F. In conclusion, we say again, that a system which charges the old man of 55 for his insurance the same rate as the young man of 18 years of age, being contrary to the fundamental principles of insurance, is a rotten system, and if you do not know it, it is evidence that there are other things of which you are deficient, besides a university education."

Friend Long, after this, dropped the correspondence and avoided paying any further attentions to the S. C. R., who, however, did not stop with the above, but carried the war into Africa, by publishing thereafter the short-comings of the C.O.F., whenever opportunity presented itself, as for instance, as shown in the following spicy correspondence :—

THE CANADIAN ORDER OF FORESTERS.

THE H. C. R. WRITES A LETTER—BRO. LONG GETS A ROASTING FROM ONE OF HIS EX-D.D.H.C.R.'S—EXPOSE OF THE ROTTEN CONCERN—EXTRACTS FROM THE SHERBROOKE EXAMINER.

Can a Society give \$1,000 at the Death of each Member thereof on an Annual Subscription of \$6?

SHERBROOKE, P.Q., Feb. 11th, 1884.

To the Editor of the Examiner.

SIR,

The following correspondence, involving the above question, will possibly be of some interest to many of your readers, and I therefore request its insertion.

I may mention, as prefatory, that Mr. L. Smith and myself were members of the Canadian Order of Foresters, but, having become dissatisfied with the management of the Order, we left it; and, having done so, wrote to many friends here who were members, asking their co-operation to form a Local Friendly Society. That circular has occasioned the following letters, which will speak for themselves.

I am, Sir,

Yours obediently,

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The Right Worthy High Court of Canadian Order of Foresters. Organized
Nov. 25th, 1879. Incorporated Dec. 1st, 1879. Office of the Right
Worthy High Chief Ranger.

WATERFORD, ONT., Feb. 1st, 1884.

Edwin Avery, Esq., Sherbrooke, Que.

DEAR SIR,

I am to-day in receipt of a circular issued over the signatures of L. Smith and yourself,—a thing I was really surprised to see, and, I must say, no more flimsy pretext for leaving the Order could be gotten up.

The whole circular, from No. 1 to 8, is nothing but a tissue of false statements, false in every particular, and I challenge you, Sir, to prove any one of them true.

Such lying statements are hardly worthy of notice, and would not be so done by myself, but for the confidence and respect I had always entertained for you, although we had never met. And I am really sorry that I am compelled, in justice to the Order, to cancel your commission as a D. D. H. C. R., and I further order that your name be struck off the roll of membership, and that all claims against the endowment fund be cancelled, and at the next annual meeting your name will be brought forward for expulsion. I am determined to stamp out all such dispositions as you and Mr. Smith have shown in this matter, and, for once, at least, prove our business is *not* done in a slovenly manner.

I am, Sir,

Yours truly,

E. H. LONG,

H. C. R. Canadian Order of Foresters.

SHERBROOKE, P. Q., 7th Feb., 1884.

*To E. H. Long, Esq., H. C. R., Canadian Order of Foresters, Waterford,
Ont.*

SIR,

On the 13th November last, at the request of Court St. Francis, No. 2, C. O. F., I addressed and mailed a letter to you forwarding the name and address of the Recording Secretary of that court, calling your attention to various irregularities in the conduct of the business of the Order complained of by them, especially in the non-receipt and misdirection of communications from the head office, and in the non-publication of death claims; and asking for a guarantee that the funds in hand were properly invested or applied.

To the letter you did not vouchsafe to reply.

Early in December last I wrote to you again, asking for a reply to my previous communication, and enclosing a copy of a letter which I had been requested to forward to you. To that letter also you did not vouchsafe to

reply, although, as the enclosure referred to has been since published in *The Forester*, there can be no doubt that you received it.

In January last I resolved to sever my connection with the Order; and as we, L. Smith and myself, had been instrumental in persuading others to join, and as we recognized the utility of a *Local Friendly Society*, we jointly addressed a circular letter to such of our friends who are or who had been members of the Order, explaining our reasons for leaving.

It appears that some one has forwarded the circular to you, for I have now received a letter from you, dated 1st February, 1884, in which you state that the circular has reached you; that the prettexts assigned for leaving the Order are "flimsy;" that the circular from No. 1 to 8 is but a tissue of false statements, false in every particular, and that they are "lying statements" which you challenge me to prove.

In accordance with your suggestion, I propose to review those statements, adding such comment as may occur to me.

The statements which you object to, are as follows, headed "Reasons for leaving the Canadian Order of Foresters."

1st Reason. "Because the Executive Committee have systematically broken the Endowment Law, which provides that the Endowment Fund shall be deposited in a chartered bank to the credit of the Order."

The Endowment Law referred to will be found at page 45, sec. 9, of the Constitution and Laws of the Order, and provides that the endowment assessments shall be deposited in a chartered bank to the credit of the Order; subject only to cheques signed by the Chief Ranger, the Secretary, and the Treasurer.

Mr. G. G. Bryant was the delegate from Court St. Francis to the annual meeting of delegates in 1882, and on his return he reported that irregularities had occurred, and that the money had been drawn from this fund on the signature of one of these officers only, but that such irregularity should not occur again. What irregularities have since occurred will be seen in my comments on the three next reasons.

2nd Reason. "Because it was discovered at the last annual meeting of delegates that through the negligence of the Executive Committee the then Treasurer was deficient to a large amount."

Mr. R. Davidson, of this city, was the delegate in 1883, and on his return he reported that neither was the Treasurer present, nor his accounts produced at that meeting while he was there, though telegrams had been forwarded to him; that you had assured him that the money was all right, but he (Mr. Davidson) left before the meeting was over. Mr. Bryant, of this city, was also present, and he reported that there had been a great sensation among the delegates; that a committee had been appointed to investigate the matter, and that another Treasurer had been appointed. It was afterwards announced that the Treasurer had lost the money by placing it in some unauthorized bank; and the *Canadian Forester*, in the issue of Nov., 1883, states that the Treasurer

referred to had agreed to deposit the full amount of money belonging to the Order to the credit of the Executive Committee in the Federal Bank.

It follows, then, from your own published statement, that the money of the Order had not previously been so deposited; and as the Executive Committee are responsible for the management of the Order, it also follows that it was through their carelessness that it had not been so deposited.

3rd Reason. "Because, although the Executive Committee have pretended to have recovered such deficiency, the next Treasurer declared that there was yet some few hundred dollars not recovered.

The *Canadian Forester*, in its issue of 1st Nov., 1883, states that "Bro. Green, true to his word, deposited the full amount due to us in the Federal Bank, to the credit of the Canadian Order of Foresters."

I have in my possession a letter from Mr. Denison, the next Treasurer, dated 19th Nov., 1883, in which he states, "True, I had not received the whole amount from Nelson Green. The only amount I did not receive in full was on the High Court account, and only amounted to a few hundred dollars."

Wherein is my statement a "lying statement?"

4th Reason. "Because, on the insolvency of the next Treasurer, the funds of the Order were not then in a chartered bank to the credit of the Order."

Mr. Denison, the next Treasurer, having met with misfortunes in business, assigned his estate, most honorably resigned and placed the money in the hands of his bondsman, viz., Alderman Denison, of Toronto.

This fact is established in Mr. Denison's letter to me, above referred to, and in the *Canadian Forester* of November, 1883.

If, however, the funds had been deposited, as the rules say they should be, in a chartered bank, to the credit of the Order, subject only to the cheques of the Chief Ranger, the Secretary and the Treasurer, they could not have been in the hands of Brother Denison's bondsmen, however honorable a man he may be; and if they were not so deposited, either while Mr. Green was Treasurer, or while Mr. Denison was Treasurer, am I not justified in saying that the Executive Committee have systematically broken the Endowment Law, and wherein is my statement a "lying statement?"

5th Reason. "Because no reliable statements are published as to what death claims are now due."

That this should be done has always been insisted upon by the members of Court St. Francis, and was specially referred to by me in my letter to you of the 13th November last.

That it has not been so done for some time is a matter of notoriety, and before denouncing my statement as a "lying statement," you should at least state when and where they have been regularly published. * * *

I am, Sir, Yours, &c.,

EDWIN AVERY.

Happily the C.O.F. have long since abandoned their policy of slander and misrepresentation, having doubtless found out that such a course could never lead to success. We will now resume our history in chronological order.

The H. C. R. of the I. O. F. and the first H. C. R. of the C. O. F. met in mortal combat but once, and that was before Court Oronhyatekha, No. 23, whose representatives at London had voted for secession. However, Bros. E. S. Cummer, J. Finagin, and a few others, were determined that their court should not secede. Bro. Greenfield, who had been one of the representatives of the Court at London, and other sympathizers of the secession movement, had arranged to have a meeting of the two courts then in existence in Hamilton to meet the new H. C. R. of the C. O. F., and hear his views on the subject of secession. Bro. Cummer having got wind of the intended visit, sent the following message to the H. C. R. :

LONDON, 5th Nov., 1879.

By Telegraph from Hamilton.

TO DR. ORONHYATEKHA :

McRobbie meets Courts here Friday night. Will you be here ?

E. S. CUMMER.

The train which brought the H. C. R. from London to Hamilton on the night in question did not arrive until nearly 9 o'clock, so that when he reached the ante-room of Court Oronhyatekha, No. 23, the ex-H. C. R. was in full swing in his address to the court. It is said by those who were present that the tenor of the ex-H. C. Ranger's remarks changed very considerably after the arrival of the H. C. R. The ex-H. C. R. and his friends, owing to the lateness of the arrival of Dr. Oronhyatekha, had come to the conclusion that he would not be present at all, and the speaker had assumed a license in his statements which he soon had cause to regret. For Bro. Cummer quickly communicated to the H. C. R. on his arrival the substance of what had already been said, and when he rose to reply he was in possession of all the

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material statements that had been made by the ex-H. C. R., and as the fate of the court which bore his name was the stake, no quarter was given. It was a memorable meeting, and the ex-H. C. R. never sought another meeting with his opponent. The court very properly reserved its decision, but shortly after, through the influence of Bros. Cummer, Finagin, and other loyal members, a majority of the court was secured in favor of remaining in the Order, in which decision the whole court afterwards acquiesced except two or three. One of the greatest mistakes made by the leaders of the C. O. F. was in the fact that they decided to continue giving only \$1,000 of an insurance benefit and to assess a like sum irrespective of age. They, however, profited in one respect by the ideas of the H. C. R. of the I.O.F., and that was in the matter of making the assessments a fixed monthly rate, which were placed at 50 cents per month. This scale continued until the year 1885, when they adopted a partially graded scale, as follows:—

" Between the Ages of 18 and 25 years . . . 60 cents per month.					
"	"	25	"	30	" . . . 65
"	"	30	"	35	" . . . 70
"	"	35	"	40	" . . . 85
"	"	40	"	45	" . . \$1.00 "

All the members then in good standing were rated as at 18 years of age. In the year 1891, they further amended their Constitution by creating a \$2,000 class. The Canadian Order of Foresters, which had, at its secession, the prestige of numbers, and had no load to carry in the shape of a debt, and, what was of far more importance, had no offences of ex-officers to excuse and palliate, did not long hold a pre-eminent position, even in Ontario, as against the I. O. F. It had in June, 1892, between 10,200 and 10,300 members in Ontario, as against 17,729 members in the Independent Order of Foresters in Ontario.

CHAPTER IV.

THE FIFTH ANNUAL COMMUNICATION OF THE SUPREME COURT—
RADICAL CHANGES IN THE ENDOWMENT LAWS—CHANGE OF THE
NAME OF THE BODY AND OF THE TITLES OF ITS OFFICERS—
RE-ORGANIZATION OF THE SUPREME COURT.

HAVING in the last chapter fully explained the secession of the I. O. F. of Illinois, and the Canadian Order of Foresters, we will resume the regular history of the Order. The fifth annual session of the M. W. H. Court, convened in the Victoria Hall, London, Ontario, commencing on the 21st October, 1879.

The R. W. H. Per. Sec. called the roll of officers, and, after the M. W. H. C. R. made appointments *pro tem.*, the roll stood as follows:—

Wm. B. Hoke, M.W.H.C.R.; E. S. Pike, R.W.H.V.C.R.; A. B. Caldwell, R.W.H. Per. Sec.; J. W. Hickman, R.W.H. Treas.; E. Klauber, R.W.H. Sen. Woodward; D. Mayer, R.W.H. Jun. Woodward; John Grogan, R.W.H. Marshal, *pro tem.*; Geo. D. Hughes, R.W.H. Conductor; Geo. Lindley, R.W.H. Sen. Beadle; A. J. Glaeser, R.W.H. Jun. Beadle; R. Howe Taylor, R.W.H. Chaplain; Chas. Kunzie, R.W.H. Messenger, *pro tem.*

The special Committee on Credentials reported as follows:—

To the M. W. H. Court of the World.

Your Committee on Credentials of Representatives and Past Chief Rangers' Certificates would respectfully report that we find the following named Representatives duly qualified, by certificates from their respective States, to seats in this Most Worthy High Court:—

IOWA.—R. Howe Taylor.

OHIO.—John Grogan,

C. A. Calvert.

MASSACHUSETTS.—J. B. Hebron,

Hugh Doherty.

MICHIGAN.—J. J. Mulheron.

NEW JERSEY.—John Matts.

MISSOURI.—A. S. Partridge,

G. T. Robertson

MISSISSIPPI.—J. D. McKie.

KENTUCKY.—Geo. W. Griffiths,

C. F. Minott.

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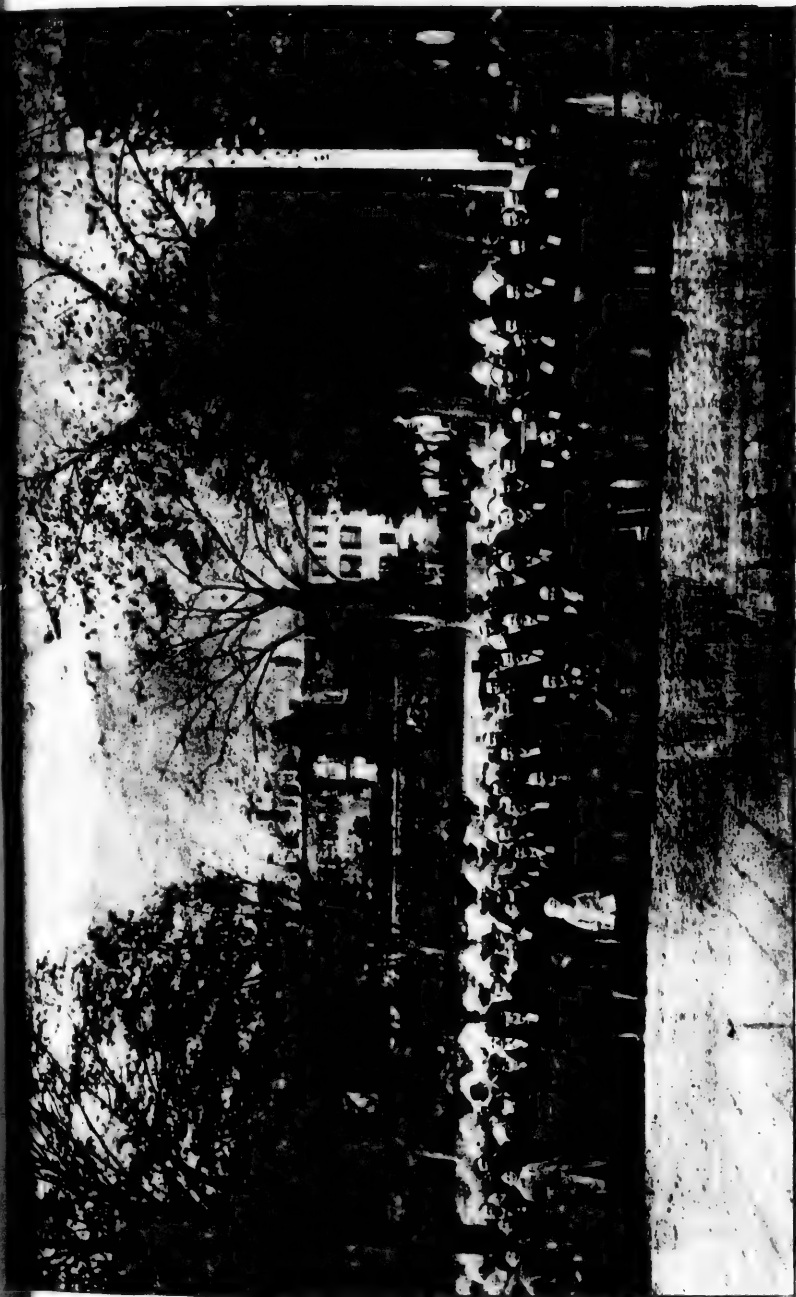
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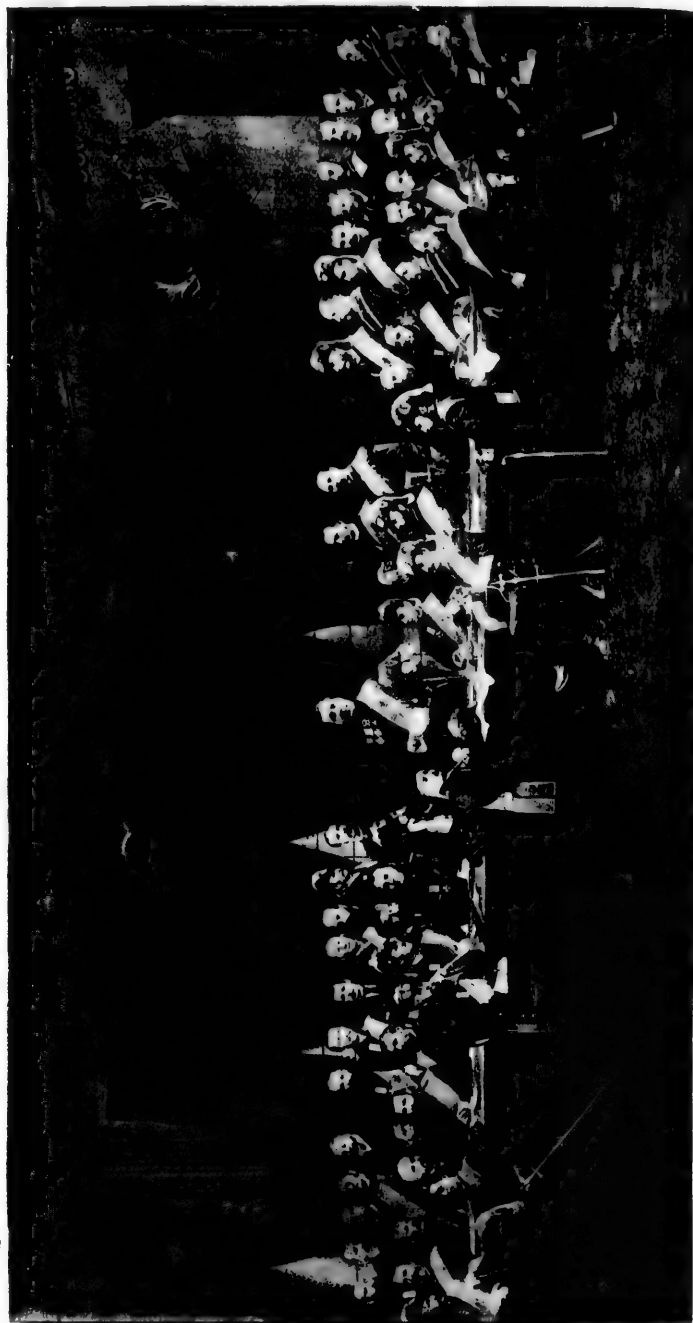
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THE SUPREME COURT AT BOSTON, MASS., 1880.



THE SUPREME COURT AT OTTAWA, CANADA, 1885.

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INDIANA.—J. D. Poutch.	WEST VIRGINIA.—Henry W. Rand,
J. E. Somes.	Wm. F. Wallace.
COLORADO.—John Simmons.	NEW YORK.—A. B. Caldwell,
ONTARIO.—Oronhyatekha,	A. W. Bingham.
G. G. McRobbie.	PENNSYLVANIA.—J. J. Pain,
TENNESSEE.—R. L. Morris,	J. L. Proper.
J. R. Wilkinson.	DISTRICT OF COLUMBIA.—J. W.
NEVADA.—Chas. Kunzie, Proxy.	Hickman, Proxy.
ARKANSAS.—Geo. Lindley, Proxy.	SOUTH CAROLINA.—W. B. Hoke,
ALABAMA.—W. D. McGloghlon,	Proxy.
Proxy.	

We find also that Court Star of the West, No. 2, Braidwood, Illinois, testifying under seal to the election of Bro. John Ormond, which, together with the certificates of Chas. S. Petrie and William Kilpatrick, are respectfully submitted without recommendation.

P. C. R.'s.

We further report that the following named brethren, either bearing proper certificates, or having been duly vouched for as P.C.R.s, are entitled to take the M.W.H.C. degree:—

ONTARIO.—Court Maple, No. 4, Jas Hooper, Thos R. Parker, Geo. Mc-Broom.

Court Dufferin, No. 7, Geo. Parish, Robert Monroe, J. C. Bennett, J. W. Jones.

Court Brant, No. 2, John Frey.

Court Ottawa, No. 41, Ed. Botterell. —

Court Victoria, No. 10, P. H. Attwood.

Court Lisgar, No. 13, G. G. McRobbie, W. R. Hardy.

Court Hamilton, No. 34, R. Dowling.

Court Oxford, No. 12, John Hugill.

Court Rose of Toronto, No. 18, Ed. Field.

Court Oronhyatekha, No. 23, W. W. Robinson, J. Greenfield.

Court Royal Oak, No. 26, E. C. Clark, R. Elliott.

Court Maitland, No. 25, John Nulands.

Court Wellington, No. 21, Jos. McKee, D. McDonald.

Court Flower of the Forest, No. 3, H. N. Brett.

Court Lorne, No. 13, W. M. Stanley.

Court Douglas, No. 27, John Messer.

Court Waterford, No. 14, N. Green.

Court Thames, No. 38, Jos. Windrum.

Court Napanee, No. 30, W. E. Williams.

Court Hope, No. 1, Wm. D. McGloghlon.

COLORADO.—Court Colorado, No. 1, John Simmons.

INDIANA.—J. D. Poutch, New Albany.

MISSOURI.—A. S. Partridge.

MASSACHUSETTS.—Hugh Doherty, John Hebron.

MISSISSIPPI.—Jas. D. McKie, Court Stonewall Jackson, No. 1.

NEW JERSEY.—Chas. Kunzie, Court Essex Co., 2; John Matts, Court Independence, No. 1.

NEW YORK.—A. W. Bingham, King Solomon, No. 1.

PENNSYLVANIA.—J. L. Proper.

TEXAS.—L. Carpenter.

VIRGINIA.—J. G. Pain, Court Jackson, No. 10.

WEST VIRGINIA.—Wm. F. Wallace.

Fraternally submitted in L., B. and C.

J. A. PAIN,
C. A. CALVERT,
J. J. MULHERON

The R.W.H. Per. Sec. called the roll of representatives, when the following were found to be present:—Representatives Lindley, McGloghlon, Simmons, Hickman, Taylor, Poutch, Somes, Ormond, Griffiths, Minott, Partridge, Robertson, Doherty, Hebron, McKie, Klauber, Mulheron, Kunzie, Caldwell, Bingham, Grogan, Calvert, Oronhyatchka, McRobbie, Pain, Proper, Morris, Bain, Wallace. Absent,—Matts.

The M.W.H.C.R., Bro. Judge W. B. Hoke, then presented his annual report. He said:

One more year has been added to the age of the I. O. F. since last we met, and we assemble again as members of the M. W. H. Court of the World to hear the reports of our officers, and legislate for the interest of our Order.

By an examination of our laws as they have been, and as they are at present, we should be able to discover the shortcomings that exist, and so remedy them by wise legislation as to secure a healthy and rapid advancement in the future. The examination of our past legislation, pursued in a proper spirit, as doubtless you will do, will be of benefit in enabling us to discharge the great responsibility resting on us, and be of lasting advantage to ourselves as individuals, and the Order at large. Impartiality and candor should govern our acts. Our whole duty should be performed with an eye singly to the good of the Order, and as representatives we should have only the welfare of the Order in view. Then, I beg that all dissensions or bickerings and past grievances, should there be any, may be buried never to be resurrected. Let Concord and Benevolence, as well as the greatest Liberty necessary to faithfully perform our duty, be our guiding star. The rock upon which similar organizations have split should be an example to us. Therefore let personal animosities be wiped out and forgotten, remembering the

greatest responsibility and obligation resting upon each one of us, our services for the time being should be in the interest of the Order.

I earnestly hope that the labor of this session may be of benefit and meet the expectations of our constituents, and that the best of feeling may prevail. I know that we are all more or less filled with the frailties and weaknesses common to the human family, that in times of excitement we are slow to forget self. But regardless of the hard and thorny road, which we are sometimes compelled to tread to keep in the path of Forestry duty, it is in the end that path which leads to right, and the only path to peace and success. Let us, in fact, be what we would appear to the world, and without feelings of harshness or dissatisfaction allow to each brother that liberty of speech and conscience which we claim for ourselves, and which kind, honest, and benevolent hearts will never deny. Then, and not till then, will that harmony and concord exist which we profess when we throw our banner to the breeze with our beautiful motto of L., B. and C. inscribed thereon. This much I have felt it my duty to impress upon you. If, however, it is past with the breeze, then I shall look upon it as seed that has been sown upon impoverished soil. My record has been made. If I have fallen short of my duty as the head of your Order, it is now too late for me to lament, because the opportunity for good has passed. With you it is different. You are to-day to enter upon your duty, and your record remains to be made. It is for you to decide what sort of record it shall be. In your hands remain the interest, hope, and future welfare of many thousand members of our Order. We must not expect all to see alike. Difference of opinion will exist so long as our great Creator in His wisdom and mercy continues to endow man with reason. But differences of opinion should not prevent any one of you from striving to have such legislation by this body as will be for the best, and will meet your honest convictions. As the trusted agents, the representatives of so many grand jurisdictions, you should devote your time and talent to do all in your power to improve our laws and benefit our noble Order.

I now return to you, with a truly grateful heart and my thanks, the honor conferred upon me one year since when you placed me at the head of your Order. I have filled it to the best of my ability. Doubtless I have made many mistakes. I knew the responsibility when I accepted, but as it was voluntarily on your part and without solicitation on mine, I appreciated it the more. Because of the change one year ago in our Endowment Law, and the misfortune with the Treasurer, Griffin, my duties have been unexpectedly onerous and a severe draft upon my time, and yet I assure you it has been a labor of love. I have rejoiced with every evidence of our prosperity. I have labored that our glorious tri-colored banner might be borne along to distinction and honor, with those of other benevolent Orders, hoping that we would in the near future stand second to none. Misfortunes, which are only of a temporary nature, gave us a slight check. For a while our

head was bowed by the mighty gale, but, like the giant oak, when the storm had passed and the wind ceased, only the rotten and worthless limbs have been blown from our top, and the roots have become the firmer fixed, because of the shaking they have received. Such troubles among men, men of sense and determination, should not have been of any importance. In fact, to our number, they were only as the cobweb to obstruct the door of the occupant to his house, or as the morning mist to the powerful locomotive which dashes over the railroad track. But before commencing to give any account of the year's doings, I must not only say that harmony and good feeling have existed among the E. C., and I am largely indebted to Edwin S. Pike, R. W. H. V. C. R., Col. A. B. Caldwell, R. W. H. Per. Sec., and J. W. Hickman, R. W. H. Treas., for their good advice and generous proffer of assistance whenever it was needed.

Early in December, 1878, I wrote H. Griffin "that, because of a change in the Endowment Law, I now demand of you a bond with additional security." He answered that his bond had been approved by the M. W. H. C., and he thought I had no right to interfere, but he was perfectly willing to give any additional bond if necessary to satisfy the members of the Order, but he desired to do so voluntarily, and in a few days would take such a bond with him to New York and show it to R. W. H. Per. Sec. Caldwell to see if it was in proper form. He took the bond to New York with the names of four or five good men, and then wrote me, "Bond correct, but I have carried it back home to have my sureties go before the officers and acknowledge their signatures." (This was about the last of December.) Early in January I again wrote him, "Send the bond as early as possible—don't delay." He answered, "All the sureties have acknowledged bond except one, who is absent, and may not return under two weeks." I then wrote, "prepare a new bond and leave him out, I will accept the others." The same day I wrote him a long letter informing him that, unless his bond was sent very soon, the E. C. would remove him and appoint another Treasurer, and that he might expect me at any day in Rochester to take books, etc., belonging to his office, as a large number of letters had passed, and the process was slow to reach Rochester and return. So I telegraphed. Next day received reponse not signed, "Griffin out of town, will return to-morrow." I had written Bro. Sec. Caldwell and R. W. H. V. C. R. Pike, informing them of my suspicions, also requesting Bro. Caldwell to be ready on a moment's notice to go to Rochester. Failing to get dispatch next day, I telegraphed Secretary to go to Rochester. During latter part of December, Treasurer had written me, "money coming in slow." I answered, "pay as soon as you have \$1,000.00, commencing with the first death proved." He answered, "why don't you send orders, as I can only pay when you order." The order had been sent him. Of course I sent again, but before my letter reached him, he wrote me, "have paid two endowments to-day, will pay two more to-morrow, money coming in fast, and I took responsib-

ity of sending it." For several days in succession he wrote on postal cards, "two more paid to-day." As soon as second letter reached me I told him that his postals were unsatisfactory, and that I had previously requested that on the day an endowment was paid he would write me to whom paid, number of court, etc. These letters were passing at same time of our correspondence in relation to the bond. All of his were answered within ten minutes after I received them. The distance apart required some time to obtain an answer. His guilt and fraud are well known to you all. His success was secured only by the worst kind of lying and deception. He violated his solemn obligation as an officer of this M. W. H. C. He stole from those whom he had sworn to protect. He proved himself a base, unworthy man, a disgrace to the Order in which he had been honored and trusted, and that, too, at a time when he knew the Order being in its infancy, such conduct was likely to destroy it, and the very money he was stealing was from the poor hungry widows and orphans. Bro. Caldwell left home and business immediately after receiving my dispatch, and the next day dispatched me from Rochester that our suspicions were correct, that Griffin had fled. He had used, as I am informed, a considerable amount of the money in gambling, and finding his inability to pay it he concluded to steal as long as he could or until he was caught. Bro. Caldwell used every exertion and did all in his power to save what money he could, and bring Griffin to justice. As soon as he telegraphed me that Griffin had fled, within ten minutes I sent telegrams to Nashville, St. Louis, Terre Haute, Jeffersonville, Cleveland, Charleston and Mason, West Va., Richmond, Va., Chicago, Ill., Brantford and London, Canada, Corry, Pa., Boston and New York, and through Bro. Minott, H. Sec., of Kentucky, to every court in Kentucky, to send on no more money, and in this way stopped at least \$1,000.00 that would have gone that evening. Immediately letters poured in on me from all over the United States, threatening to leave the Order, saying their courts would not pay assessments the second time, and then would ask me how I would raise the money without assessing. Would not the Griffin steal break up the Order, etc. etc.? Many Brothers who had not been in their courts for months, and were actually several months behind with their assessment, and, had their courts done their duty, would have been suspended, were now seized with a sudden anxiety, would write me a long letter complaining how loosely things were managed, cite their own case as evidence, and then assure me that they too would quit the Order if any assessment was made for the lost fund.

Many members of the different courts had fallen into the habit of being two or three months in arrears to their courts. The law had not been enforced. Of course, all such availed themselves of this opportunity to quit, and find all the fault possible, so as to justify their going out. To add to the troubles caused by the Griffin steal, several States were seized with the idea of State Endowment, and much of my time was occupied in trying to convince them of their error. Many letters passed between myself and brothers

of the different States. Although I differed with everyone and made no threat, only informed them "I had no power to sanction separation, and if it was granted them, it must be at the meeting of the M.W.H.C.," I am pleased to say that not one unkind or harsh letter passed between myself and any of the parties. In kindness I gave my views, and urged them to wait until our annual meeting. I was appealed to from many courts of a few States to grant the separation. It was not my belief, and if so, it was not the time. I had no power, and had I been invested with the power to grant their request, and had I believed in State Endowment, I would not have granted it at that time. In our troubles we needed the whole Order undivided to restore confidence. Had we been prosperous, and with a full treasury, the withdrawal of a State would have done great harm. But how much worse, upon the receipt of the news of our Treasurer having fled with our funds, was the fact that the whole membership of a State had become dissatisfied, believed or knew something rotten, and were deserting the M.W.H.C. The panic caused by Griffin was bad, but the threatened withdrawal of States for a few weeks destroyed the last vestige of confidence in our perpetuity. Letters of all kinds poured in, and many of them assured me that their courts would throw up their charter at the next meeting. Such were answered immediately, asking them to hold on a few weeks until we knew how bad we had been hurt. A large number of endowments were unpaid. Was it right or just that the brothers of any State should be allowed to repudiate an honest debt in such a manner? When the defalcation was discovered, had the States stood firm, it would have passed off with as little harm as an April shower. Two such steals were a trifle compared to the shock caused by the withdrawal of a State. When Illinois withdrew, again the trouble and dissatisfaction commenced. Had our friends in Illinois desired to destroy the Order, had they in their former official capacity taken an obligation to break up Forestry, they could never have found a more opportune time, or a better way than to withdraw. Had their withdrawal been quiet it would have been bad enough, but their action was printed on postals and sent broadcast to all the courts. If they honestly believed it right to go out, as many of them no doubt did, what could have been their object in trying to stir up dissensions in other States and courts? In February a printed postal from Illinois was sent all over the States, "that no document was official coming from outside of their State, and no court must read such document unless the seal of the H. C. of Illinois was attached to it." The State of Illinois determined that no communication should be read from an officer of this court upon any business whatever, until such document was first scrutinized, or had the approval of the High Secretary of Illinois. I will not picture this in strong language. I will not say anything harsh about the conduct, because many of the brothers in Illinois wrote me time and again, even the R.W.H.C.R., the kindest of letters, assuring me that no man could possess to a greater degree their confidence than myself. In fact, all

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R. MATHISON, M.A., D.S.C.R.,

SUPREME JOURNAL SECRETARY.

SUPT. DEAF AND DUMB INSTITUTE, BELLEVILLE, ONTARIO.



T. H. LITTLE, M.D., D.S.C.R., High Phys., Ont.

GEO. PARISH, D.S.C.R.

H. A. COLLINS, High Chief Ranger, Ont.

W. H. BARTRAM, P. H. Comm., Ont.

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of our communications were of the most friendly character, but mine were none the less firm and determined. The harm that could be done has been done, and I assure you it was great. Members of courts wrote to me, "Nothing can now be done in our State. Confidence is destroyed, and many of our members believe that the Order had better disband. Folly to attempt to get a new court or member." The members that dropped out generally, and suffered themselves to be suspended, including Illinois, would amount to about 4,000. A bold front at that time, and immediate assessment of \$1.00 each on 14,000 members, would have placed us on a footing that by to-day our members would have been doubled. March 1st, 1879, found us with decimated ranks, a large number of deaths unpaid, reaching back into the yellow fever troubles of August, September, October, November and December. We made no extra assessments, but with the first money began to pay \$500 each, the eldest claim first, and so continued until all had been paid a part, and then commenced at the first and came on down, until to-day we owe less, and are nearer up with our assessments, than any Order in the world. The September calls of 1879 had been paid early in October, less than 42 days, and no Order can show such a record. As soon as the condition of affairs was known, Bro. Caldwell telegraphed me he had traced Griffin and had placed detectives on his track, and everything should be done to arrest him. Unfortunate and unhappy wretch that Griffin was, no place to hide, he spent the time until he was caught going with railroad speed from one city to another. He was discovered by John R. Price, of Rochester, at Buffalo, who caused his arrest through the Buffalo detectives, late at night, and lodged him in jail until R. W. H. Per. Sec. Caldwell and Detective Hughes should arrive next morning, when they returned and lodged him in Rochester jail. As the detectives are not members of our Order, they should be in some manner compensated. Griffin, being in jail a few days, consented to surrender all that remained of his stealings. Nothing could be found to his credit in any of the banks. His investments had been made in U.S. bonds in his daughter's name. Had our Order not been so scared, I would have opposed any compromise, but owing to the shaky, nervous condition of things I began to regard \$11,000 as a heap of money for the widows and orphans that had received nothing, and with the consent of the E. C. I accepted, believing it better than a long troublesome litigation against his sureties of \$10,000. We did not agree not to prosecute him for the theft, and I urged our brethren in Rochester to furnish the proof to the commonwealth and have him punished. With our empty treasury and terrified courts, I believed \$11,000 was worth more to the widows and orphans than his worthless carcass would be in prison. I understand that he has fled the country, but he ought to be brought to justice, and punished if possible. These troubles occurred at a time when I could not leave home, and too much credit cannot be given to our R. W. High Per. Sec. Bro. Caldwell for the energy and great exertions he displayed. He spent considerable time, made several

trips in going to Rochester and Philadelphia to procure and secure the money. In place of Griffin I immediately appointed Bro. J. W. Hickman, of Louisville, Ky. There was no time to be lost; we wanted one who would immediately give good bonds, so we might notify courts where to send their money. His reports and services rendered will speak for him. With all our troubles, which have occupied so much of my time, we are now greatly encouraged, and have, in the five or six months last past, done good work. Nine new States, territories and provinces have been opened, and our banner thrown to the breeze. The time I wasted answering parties about our trouble, could I have spent it as desired, I believe would have given us from six to a dozen new courts in every State and territory in the United States. Documents have been numerous scattered, and many letters written, with many encouraging answers from the South and West and North-West. In many of these new States we have some of the best men at the head of the Order. And success is assured. I found an old friend at Covington, Ga., Col. O. T. Rogers, who commenced to get up a new court, and discovered that he was over age. As we had no court in the State, and I knew him to be a good man with influence, I wrote to the E. C. to obtain their consent, that he might join the Order.

Before their answers reached me, Bro. Henry A. Wrench, of Dalton, had organized court No. 1, and to Brother Wrench, an intelligent and worthy brother, belongs the credit of organizing the first court. Col. Rogers followed in a few days with his court. Iowa had slept soundly until I found Brother L. A. Bein, a wide-awake young man, who promised me he would disturb her slumbers, and give us court No. 2. At Vinton he also gave us court No. 3. Sometime after this, one of Iowa's prominent citizens, Dr. E. A. Guilbert, applied for a dispensation to organize a court, he being over fifty years of age. Because of his high standing and the healthy locality of his country, DuBuque, Iowa, the E. C. consented, and he organized a court of more than 100 charter members of the most prominent citizens of his city.

Major R. Howe Taylor, R. W. H. C. R., officiated in installing the officers, and giving them proper instructions in the new courts in Iowa. From Jacksonville, Fla., came an application by Bro. DeWitt C. Dawkins, who was also over fifty. Because of his good standing, prominence in his state, an intelligent and influential gentleman, I granted dispensation, also admitting him. Knowing our law was against admitting any one over fifty, for the reasons assigned and with consent of a majority of the E. C., as well as advice of many good brothers of our Order, I granted dispensations to receive them. I now respectfully ask that what I did shall be approved by this M. W. H. Court, and that by resolution my acts should be legalized. With such men at the head of their states, you need not fear panics among the brethren.

To Brother A. Edwards, of Decatur, Texas, Col. H. N. Emlym, of Columbia, South Carolina, Judge Frank Silverman, of Arkansas, Col. P. H. Mulcahy, of Gold Hill, Nevada; W. J. Woodruff, of Dell Rapids, Dakota, John

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J. Giddings, of Ancoea, Minn.; Col. H. A. Wrench, of Dalton, Ga.; Chas. H. Calvert, of Washington City, D. C.; DeWitt C. Dawkins of Jacksonville, Fla.; and Col. Henry Buck, of Prescott, Arizona, belong the honor of having instituted the first court in their respective states. How well they are qualified, you can better judge at our next meeting, when you hear from their states. Some of them have promised an even dozen courts in their jurisdiction by the close of the year. In some of the Southern States, I have had to go slow and be cautious, and refuse courts in yellow-fever localities. * * *

With all our misfortunes of the past year, I feel that I can congratulate our Order on its present condition. From the beginning of our Order to the 1st of October, we have only paid 239 calls on assessments. Even had we paid every call, this is a cheap and light insurance, costing at the rate of \$4.78 per annum on \$1,000, including the amounts lost by bad men of our Order. Our Treasurer has paid all assessments up to and including some of the September calls, previous to preparing his report ten days ago. Calls made in September have been paid in less than forty-two days after the notice was sent the different courts. No Order in the world can make a better showing than this. We are to-day less indebted than any other Order in proportion to the number of members, which means in proportion to our liability to pay. In fact, we have the lowest average age of any Order in the world, and I know of no reason why our risks are not just as good. I mean that our members are as healthy as any other Order. Then what can be in the way of our future prosperity and perpetuity? One thing, however, I might suggest, and that is, that the courts be more particular whom they elect as Secretary and Treasurer. Both are important offices. In a case at Nashville, the Treasurer, Chas. J. Cohen, stole \$500.00 collected for the widow of a deceased brother. He has been indicted, and probably may be punished. His bondsmen are good men belonging to our Order, and a suit has been instituted against them to make good the money. The case is in the hands of Bro. Robt. L. Morris, a competent attorney, who will do his duty for the M. W. H. C.

In addition to looking after the Treasurer, I would also recommend that our endowment be increased. I know that the amount now has been a serious obstacle. To a certain extent, it is looked upon in a business light, and we can so increase it as to make it cheaper to those who insure for a larger sum, and at the same time have them pay a portion of the burdens for those who are not able to carry any addition. Heretofore we have made no provision for the Treasurer's salary. When I appointed Bro. Hickman, I required him to place the money in any good bank that he might select, in the name of the M. W. H. C., the money to be drawn only by our joint cheques payable to the order of some third party. Therefore, he has had no use of the money, and no object in letting it remain in bank. I think a law should be passed, requiring the Treasurer to deposit money in the name of the M. W. H. C., so in case of death of the Treasurer, we will avoid litigation and trouble.

I also recommend that our present Treasurer should be liberally paid for his services. His work has not been light. The previous troubles brought him many letters of inquiry, which he was compelled to answer. The present assessment system makes from five to ten times the trouble necessary to do the work. I recommend a change. I also recommend that any plan adopted should be so plain and simple that no one can misunderstand it.

I have spoken of our Order as regarded in a business light, but I assure you, in addition to that fact, there are other reasons why I have given my time to Orders of this kind. I know of no place where we can be of more service to our fellow citizens than by meeting and mingling with them in the court-room. I know of no place or way in which we can so easily learn who is in need and who are worthy of confidence, and by a little effort can be of so much benefit without an outlay of money on our part. Our doctrines are good, and I seldom attend a meeting that I do not feel benefited by it.

"To protect the weak, defend the right and the oppressed, condemn the wrong, alleviate suffering humanity, care for the sick, bury the dead, educate the orphans and the widow, and keep thyself unspotted from the world," are the doctrines taught in a court of Foresters.

At the age of five years, as it were in our very infancy, in this country, we find ourselves with a foothold upon the Atlantic and the Pacific, from the Gulf reaching beyond the lakes, including three of the Provinces of Canada. Is not our success enough to encourage us in our good work? Under our tri-colored and lovely banner of peace we march to victory, not with a view of enriching ourselves and seizing other territory, but we conquer ignorance, leaving intelligence in its place. We conquer selfishness with benevolence. We conquer strife with concord. We conquer discontent and misery by showing tens of thousands that are groaning under their daily cares of providing for their family with a constant dread that, in case of death, their orphans would be penniless, by inviting them to join a band of brothers known as Foresters, where they may for a small pittance monthly secure enough to care for widow and orphans when they are gone. With us friendship is not a myth. We know of no way in which we could so well show it as we can in a benevolent Order like ours. Then let us never complain, never despair, but push on and on, determined that every year of our life we will do more and more good for our fellow beings and our Order, looking forward, not with dread, but with pleasure to that final re-union in a Supreme Court above, where all good and true Foresters hope to arrive at last through Him who is the Way, the Truth, and the Life.

In L., B. and C.,

WM. B. HOKE,
M. W. H. C. R.

The Executive Council reported that, since last session of the Supreme Court, Arkansas, Arizona, District of Columbia, Dakota Territory, Georgia, Province of Quebec, Province of Manitoba,

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Texas and South Carolina had been opened up to the work of the Order.

In reference to the secession of Illinois, the Executive Council presented the following report:—

It is deeply to be regretted that Illinois took the course it did. It set at defiance our laws, repudiated our Endowment Law and enacted one of its own, manufactured its own supplies in violation of the constitution, established an organ which was filled with inflammatory articles about the management of the finances, and charged corruption and malfeasance in office to one of our number, thus creating discord and suspicion far and wide, which injured our Order to a great degree. James Saunders, a representative from Illinois in attendance at the St. Louis convention, ran for two offices, and was defeated in both attempts. He returned home, after trying to form a conspiracy at St. Louis, and misrepresented the acts and doings of the M.W.H.C., and of one of its financial officers, by maliciously circulating documents of a scandalous character to the various courts of our jurisdiction, and for these several reasons your Executive Committee were induced to issue and promulgate the following orders, expelling said Saunders as the arch conspirator, and revoking the charter of the R.W.H. Court of Illinois, which act, we have every reason to believe, had a salutary effect throughout the Order, in vindicating our laws, when they were ruthlessly violated and set at defiance by ambitious and designing men. We hope that this M.W.H.C. will set the seal of condemnation on such conduct, that it may be a precedent for all future time, and prove a lesson to those whose ambition might otherwise naturally induce them to defy all law and order.

Libertas, Benevolentia et Concordia.

INDEPENDENT ORDER OF FORESTERS.

Most Worthy High Court of the World,

Executive Committee Rooms,

NEW YORK, March 5th, 1879.



To the Courts Wherever Existing.

I am ordered by the M.W.H.C.R., Judge Wm. B. Hoke, to transmit the following to each R.W.H.C. and subordinate court in the entire jurisdiction:—

Judge W. B. Hoke, M.W.H.C.R.

DEAR SIR AND BROTHER,—

Whereas James Saunders, at the meeting of our M.W.H.C., held in St. Louis, made false and malicious statements, which were proved as such, and which he confessed; and

Whereas these statements have gone out as facts, and injured our Order throughout Indiana, Illinois, Massachusetts, Missouri and other States, I deem it advisable that the E. C. expel said James Saunders from the Order.

Yours, in L., B. and C.,

EDWIN S. PIKE,

R.W.H.F.C.R.

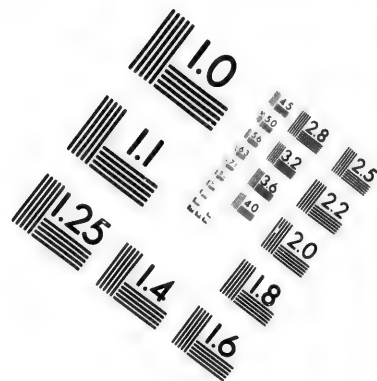
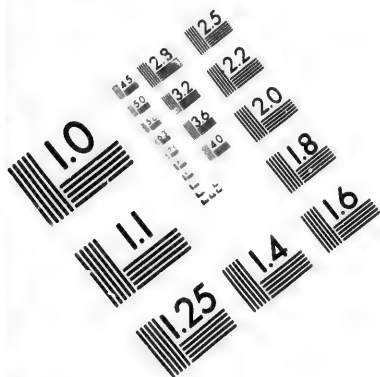
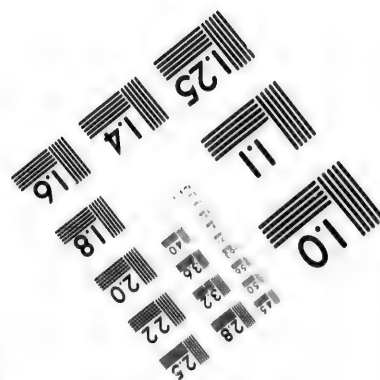
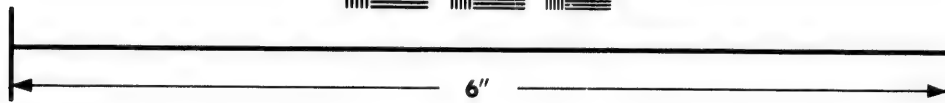
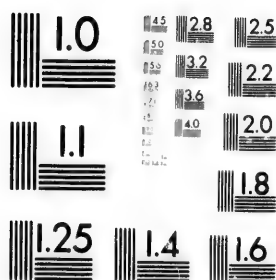


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(716) 872-4503



LOUISVILLE, KENTUCKY, March 20th, 1879.

I concur in this, and order that James Saunders, of Chicago, Ill., be, and is hereby, expelled from the Order of Foresters for the facts above stated, as also for reiterating the same slanders on his return home, and for conspiring against the law and peace of our Order, and disobeying our laws, and violating his Forestric obligations.

WILLIAM B. HOKE,
M.W.H.C.R.

Concurred in also by R. W. High Per. Sec. Caldwell, and R. W. H. Treasurer Hickman, of the E. C.

And I am further ordered by M.W.H.C.R. Hoke to promulgate the following :—

OFFICE OF THE M. W. H. C. R. OF THE WORLD.

LOUISVILLE, KY., April 28th, 1879.

Whereas the R.W.H. Court of Illinois has repudiated our Endowment Law and enacted one of their own, under which they are now working, and refused to obey the Endowment Law enacted by the M.W.H.C., and do not pay their endowment tax, thus defying and setting at naught the laws, rules, and regulations of our Order; therefore

Ordered, That the charter of the said R. W. H. C. be, and the same hereby is, declared null and forfeited, and each R.W.H.C. and subordinate court in our entire jurisdiction is enjoined not to hold Forestric communication with said R.W.H.C., nor its H.S. Com., nor any subordinate court in that State, excepting courts Nos. 2, 3, and 7, until further notice.

All courts desiring to return to their allegiance can do so by promising loyalty in petition, when such courts shall be restored and protected in same manner as all loyal courts now acting under the immediate jurisdiction of the M.W.H.C.

In L., B. and C.,

WM. B. HOKE,
M.W.H.C.R.

Concurred in by Bros. Pike, Caldwell, and Hickman, of the E.C.

Attest: A. B. Caldwell, H. W. H. Per. Secretary.

We are happy to conclude by reporting that not a single appeal case has been placed before us since our last communication.

W. B. HOKE,
M.W.H.C.R.
EDWIN S. PIKE,
R.W.H.V.C.R.
A. B. CALDWELL,
R.W.H. Per. Sec.
J. W. HICKMAN,
R.W.H.T.



GEORGE PROCTOR,
PAST HIGH CHIEF RANGER, ONT.



G. L. DICKINSON, EX-M.P., D.S.C.R.
W. E. SKILLEN, C.D.H.C.R.

PROF. W. H. WALTERS, D.S.C.R.
A. F. CAMPBELL, M.P.P., D.S.C.R.

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The S. Secretary gave the following statistics in his report:—

Membership.	No. Deaths.	Membership.	No. Deaths.
1070—Kentucky	45	134—Nevada.....	1
2316—Ohio	44	119—Alabama.....	1
1448—New York.....	42	40—Maryland.....	1
1524—Massachusetts.....	18	33—Colorado.....	1
402—Indiana	15	208—Iowa	
635—Pennsylvania	13	68—New Jersey.....	
423—Tennessee.....	13	42—Connecticut.....	
955—Missouri.....	12	53—District of Columbia.....	
354—West Virginia	11	25—Arizona.....	
746—Ontario, Quebec, Manitoba	9	27—Minnesota.....	
272—Michigan.....	9	26—Texas	
67—Mississippi.....	6	25—South Carolina.....	
102—Illinois.....	5	24—Dakota Territory.....	
104—Arkansas.....	2	46—Kansas	
232—Virginia.....	2	54—Georgia.....	
Grand Total. { Membership		11,574	
Deaths.....		250	

The death rate in the Order was already getting very large and was undoubtedly the legitimate fruit of the manner in which the business of the Order had been conducted. For during the first four years it might be said that practically there were no medical examinations made of candidates for admission into the Order. Not only that, but in the United States, what may be termed the "saloon element" formed a large proportion of the membership of the Order, and in the natural course of events would very materially increase the death rate. The R.W.H. Permanent Secretary had this to say about the defalcation:

The embezzlement of Henry Griffin, late defrauding R.W.H. Treasurer, confused and startled the Order. No definite amount of his embezzlement could ever be reached. He kept but few books, and those we found were in a muddled shape, the surplus from sub-treasurers received by him were mixed up with endowment receipts, and not over one-third of what he received was credited the Order on his books. I issued to the courts circulars twice, inquiring for the amounts paid to Griffin, and did not receive answers from over one-half of them. Whether their failure to respond was caused by fear that they would be bound to pay over again, or that we would find out they had never paid Griffin at all, I am at a loss to determine, but I am

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sure that both fears, to a considerable extent, prevailed. From all the evidence I received, the payments to him amounted to about \$16,000, though my estimation was still higher. I have to give what proof is in hand. After his arrest and imprisonment, I obtained from him the following restitution, he declaring that it was all he had left of the embezzlement :—

In M. O. and checks.....	\$ 250 00
Seaman's check	136 70
Rain's check (certified)	1,500 00
Two U. S. registered bonds (\$1,000 each)	2,000 00
Premium on bonds	6 00
Registered letters (cash).....	72 60
One draft.....	40 00
Cash	1,266 00
Currency found on his person.....	735 00
Five drafts to his order (\$1,000 each).....	5,000 00
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	\$11,006 30

Of which I turned over to our present R.W.H. Treasurer, Bro. J. W. Hickman, as follows :—

Two U. S. bonds and premiums.....	\$2,006 00
One check (Rain).....	1,500 00
Cash (in drafts)	7,000 00
Cash	3 32
Paid John W. Stebbins, lawyer at Rochester	80 00
Paid Lawyer Crittenden, Rochester,	20 00
Telegraphing from New York to Louisville, to Rochester, at Rochester, and to divers places, and on return telegrams.	45 80
Expenses to Rochester and return to New York three times, railway fare and hotel bills	80 28
Circulars and postage.....	10 00
Fare, etc., from Rochester to Buffalo, and return, with prisoner	4 10
Expenses on two bonds to obtain Griffin's destroyed five \$1,- 000 drafts	6 80
Drafts and M. O. sent Bro. Hickman, R.W.H. Treas.....	250 00
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	\$11,006 30

The five \$1,000 drafts, above mentioned, Griffin alleged he destroyed when arrested at Buffalo. He purchased them in his own name in Philadelphia, Pa., three \$1,000 drafts of Drexel & Co., on Drexel, Morgan & Co., New York, and two \$1,000 drafts of E. W. Clark & Co., Philadelphia, Pa., on Clarke, Dodge & Co., New York, and made affidavit of such facts, and destruction of drafts, which accompanies this report, together with all the correspondence between said bankers and myself, relative to the same. The

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collection of these drafts by me was delayed for a few weeks, caused by being obliged to give bonds (myself and another) as indemnity to said banks in order to obtain the duplicate drafts and money on them.

This whole transaction between Griffin and myself was performed under the best of legal advice, and by and with the consent of the E. C. We commenced action in the Supreme Court at Rochester against Griffin, and settled the suit by restitution of \$11,000, and a little over. We refused to settle on any terms until we were satisfied that we could not obtain a single dollar otherwise. He had shrewdly secreted the money beyond the pale of discovery, but he was decoyed into our hands in trying to effect his escape into the British Provinces, as was supposed. The M. W. H. Court has been censured for putting his bonds at so low a figure as \$10,000. It must be remembered that the endowment law made it imperative for the R. W. H. Treasurer (a new duty incumbent upon him) to pay out of his hands every endowment whenever \$1,000 should have accrued. Again, no one supposed that the yellow fever would have given us several deaths to pay, besides, a good many deaths otherwise accrued in the months previous to December by sub-treasurers failing to qualify, so that when the last M. W. H. C. changed the mode of payments, 17 deaths came pouring in for December, 1878, and being noticed, it threw a large amount of money in Griffin's hands, the last part of December, 1878, and for a part of January, 1879; and notwithstanding our M. W. H. C. R., Judge Hoke, and myself, wrote and begged of him continually to pay off the endowments, he, under one pretence and another, defied the law, and disobeyed our behests, until he found we were after him, when he escaped, but was soon captured after his flight. I deem it proper to make affidavit to the above facts.

CITY AND COUNTY OF } S. S.
NEW YORK.

Alonzo B. Caldwell, R. W. H. Per. Sec., deposes and says he has read the foregoing statement, and knows the contents to be true, and that he has rendered a full and true account of his transaction with Henry Griffin, as above stated, according to his best knowledge and belief.

A. B. CALDWELL.

Sworn to before me this 14th }
day of October, 1879.

THOMAS F. GILROY,
Notary Public, N. Y. Co.

The following extracts, taken from the printed minutes of the Supreme Court, present to us all matters of importance which were dealt with at this Session :—

Rep. Hebron, of Massachusetts, presented the following resolution, which was adopted :—

Resolved, That a committee of five be appointed to consider what changes, if any, are required in the present Endowment law, and report to the Most Worthy High Court before the conclusion of its labors in the present session.

The chair appointed as such committee Reps. Doherty, Morris, Caldwell, Oronhyatekha, Partridge.

Reps. Morris and Partridge presented resolutions on titles of officers. Referred to Committee on Legislation.

Moved and carried that all endowment resolutions and documents presented to this High Body be referred to the above named Endowment Committee. Carried.

Rep. Caldwell presented the following resolution, with a request that it be referred to the committee on judiciary. So referred.

Resolved, That the Constitution be so amended as to empower the M. W. H. C. or E. C. to suspend any High Financial officer when there is strong presumption of his malfeasance in office, or the fact of his continued neglect of duty.

Upon which the committee subsequently reported as follows :—

To the M. W. H. Court of the World.

Your Judiciary Committee beg leave to submit the following report on amendment to the Constitution offered by Rep. A. B. Caldwell and hereto attached. We recommend the adoption of the same, but amended as follows. That Art. XVII. of the Constitution be so amended as to empower the Executive Committee to suspend any financial officer of the M. W. H. Court when there is strong presumption of his malfeasance in office, and the case is fully investigated.

In L., B. and C.,

ROBT. L. MORRIS, Chairman,
JOHN B. HEBRON,
JAS. D. MCKIE,
G. G. McROBBIE.

The Committee on Constitution made the following report, which was adopted.

To the M. W. H. Court of the World.

Your Committee on Constitution would respectfully offer the following in lieu of various documents presented to them :

Title of the M. W. High Court to be hereafter known and entitled "The Supreme Court of the World," and the officers of the same to be hailed and known as Past Supreme Chief Ranger, Supreme Chief Ranger, Supreme Vice Chief Ranger, Supreme Secretary, Supreme Treasurer, etc. Title of the R. W. High Courts to be hereafter known as High Court, the officers of same to be styled Past High Chief Ranger, High Chief Ranger, High Vice Chief Ranger, High Secretary, High Treasurer, etc. In the sub-

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ordinate ritual strike out the word "worthy" where it prefaces the title of officers.

In L., B. and C.,

A. W. BINGHAM,
W. F. WALLACE,
CHAS. KUNZIE,
CHAS. F. MINOTT,
JAS. D. POUTCH.

The Committee on Petitions made the following report, which, upon motion of Rep. Caldwell, was adopted :—

To the Officers and Members of the M. W. H. Court of the World.

Your Committee on Petitions, to whom was referred the communication of Messrs. Kilpatrick and Petrie, of the State of Illinois, asking for seats in this M.W.H. Court, as representatives of a so-called High Court of Foresters, of the State of Illinois, would respectfully report :—

That they met the above gentlemen, and received from them a full statement of their case, and of the causes which led to the act of the E.C., through which the H. Court of Illinois was suspended from the Order.

That the suspended courts of Illinois manifest no disposition to purge themselves from the insubordination for which they were suspended ; and

That they refused to comply with the terms through which alone they can again become entitled to the name of Independent Foresters, and to representation in this M. W. H. Court.

Your committee would therefore submit the following resolution :—

Resolved, That the communication and petition, presented by Messrs. Kilpatrick and Petrie, be respectfully returned to the petitioners, with the statement that this M.W.H. Court cannot treat with the suspended Foresters of Illinois until they shall have purged themselves from the insubordination through which they voluntarily, and of their own act, ceased to be members of the I.O.F.

J. J. MULHERON,
JOHN GROGAN,
J. A. PAIN,
JOS. D. POUTCH,
ORONHYATEKHA.

The Committee on Credentials made the further report, which was adopted, and the R.W.H.V.C.R. Pike conferred the H.C. degree on the brethren reported upon.

To the M.W.H.C. of the World :

Your Committee on Credentials have examined the qualifications of Bro. Edward Botterell, of Court Ottawa, No. 41, of Ontario,

" J. T. Cooper, of Court Pride of the West, No. 31, Ontario,

" Peter Robb, of Court Clinton Maple Leaf, No. 16, Ontario,

" J. W. Rowland, of " " " " "

and find that they are entitled to have conferred on them the degree of this M.W.H. Court, and would recommend that the degree be conferred.

J. J. MULHERON,
C. A. CALVERT,
J. A. PAIN.

The Committee on the State of the Order made the following report :
To the M.W.H. Court of the World.

Your Committee on the State of the Order would submit the following report :

First,—On the resolution of State Representative, J.S. Bull, of Ohio, submitted to the High Court of Ohio, and referred to this M.W.H. Court, that the minutes of the meeting of 1878 having been approved at the present meeting, it is not now competent for this court to take any action on any transaction of the meeting of 1878 without having first had a reconsideration of the vote constituting this transaction, and that your committee does not consider it desirable to recommend such reconsideration.

Second,—On the resolution submitted by State Representative Grogan to the High Court of Ohio, and referred by that court to this M.W.H. Court, which resolution reads as follows :—

“*Resolved* by this High Court (of Ohio) that our representatives to the M.W.H. Court of the World be instructed to inquire why the securities of H. Griffin, late High Treasurer of the World, have not been required to make the defalcation of H. Griffin good,” your committee would report that the question asked in the resolution is a pertinent one, and that it is due to the Order that it receive a satisfactory answer.

Respectfully submitted,

JOHN GROGAN,
J. J. MULHERON,
A. W. BINGHAM,
G. T. ROBERTSON,

Committee.

M.W.H.C.R. Hoke made a full explanation as to the reasons why Griffin's bonds were not prosecuted, that the bonds were only \$10,000, and the E.C., in order to get hold of \$11,000 or nothing, had to release the bonds on compromise.

Rep. Grogan then moved that the explanation was satisfactory, and requested the report of the committee be adopted. Carried.

Having been so instructed by his High Court, Rep. Oronhyatekha moved that the Province of Ontario have leave to form a separate jurisdiction for their own Endowment, and that Court Dufferin, No. 7, have permission to be heard in opposition to it. Leave was granted to Court Dufferin, No. 7, to be heard. After which hearing, and a discussion by various representatives, the ayes and nays were called, with the following result :—



REV. WM. WALSH, D.S.C.R.,
PAST SUPREME CHAPLAIN.



G. SPENCE, D.S.C.R.

E. M. HETHERINGTON, P.H.C.R., Missouri.

J. W. STOCKS, D.S.C.R., High Secretary, Que.

C. E. CLARK, M.C., High Physician, Missouri.

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Those voting in the affirmative were, Reps. Lindley, Hebron, Caldwell, Bingham, Oronhyatekha, McRobbie—six votes.

Those voting in the negative were Reps. McGloghlon, Simmons, Hickman, Poutch, Sones, Ormrod, Griffiths, Minott, Partridge, Robertson, Doherty, McKie, Mulheron, Kunzie, Grogan, Calvert, Pain, Proper, Morris (two votes), Carpenter, Bain, Wallace (two votes)—24 votes. The separate jurisdiction was denied.

The reports of the Endowment Committee were then taken up.

Bro. Klauber moved that the following minority report be laid on the table. Carried.

MINORITY REPORT.

Whenever the membership in any State or Province shall exceed one thousand, said State or Province may have full control of the collection and disbursement of its Endowment Fund, and be responsible only for the losses by death among the members of its own jurisdiction, except as hereinafter specified, and provided also that when such control is given there shall be remaining under the beneficiary jurisdiction of the Most Worshipful High Court fifteen hundred members:

A High Body desiring to be so set apart, shall make application to the M. W. H. C. (if in session), or to the E. C., and if it shall appear by the statement (certified to) of the High Secretary that such High Body has the requisite number of members, then the M. W. H. C. or E. C. shall give that body full control over its Endowment Fund, and, from the date such authority is given, the M. W. H. C. shall have no power to assess the courts under the jurisdiction of such High Body for any deaths, except those that have occurred prior to said date, and except as hereinafter provided.

Should the membership of any jurisdiction, thus set apart, become less than one thousand, the control of the Endowment Fund shall revert back to M. W. H. C. and a jurisdiction once so diminished shall not again have control of its Endowment Fund until its membership shall have reached fifteen hundred.

Should the membership of the M. W. H. C. jurisdiction become less than one thousand, the M. W. H. C. or E. C. shall have the power to assess the entire Order such sums as may be necessary to enable it to pay the benefit allowed by the Order during such time as the amount of one assessment will not pay the full benefit allowed.

Whenever any of the beneficiary jurisdictions of the Order shall have been visited by an epidemic, or shall have met with some unforeseen exigency, so much so that the payment of the death losses therefrom would for a time be oppressive upon its membership—imperilling the existence of the Order—in such cases the M. W. H. C. or E. C. shall have the power to assess the entire Order a sufficient sum to meet the losses so incurred over and above the average death rate throughout the Order for the twelve months preceding.

Should the membership of any State fall below one thousand and the en-

dowment fund be then controlled by the M.W.H.C., such R.W.H.C. shall be responsible for all losses occurring up to such date, except in the instance referred to in the preceding section.

States that shall elect to have control of their own endowment fund shall be governed by the provisions of this law, except that the duties devolving upon the M.W.H.C. officers under the operations of the general law shall under this law devolve upon R.W.H.C. officers holding like rank.

The medical examination of all applicants for membership shall before initiation be first forwarded to a board of Medical Referees to be selected by each R.W.H. Court for their approval. In states or provinces where no High Court exists, then said examination shall be forwarded to the M.W.H. Court Physician for his approval. The High Standing Committee of each state shall, until the assembling of their High Courts, be empowered to select the Medical Board of Referees.

This law shall take effect from and after the date of its passage.

The majority report was then taken up, and upon motion of Rep. Wallace, it was read by sections and adopted.

The report of the committee and amended law are as follows :—

To the M.W.H.C.H. of the World.

The undersigned, a committee appointed to take into consideration what, if any, changes are needed in our present endowment law, would report that they have attended to that duty and respectfully report the accompanying law.

HUGH DOHERTY,
A. S. PARTRIDGE,
ROBT. L. MORRIS,
ORONHYATEKHA.

The undersigned, a member of the committee on endowment law, to whom was referred all matters relating to endowment, would respectfully report that while he agrees with the rest of the committee in the general application of the law submitted, yet, under instructions from his State High Court, he would present the accompanying law, relating to the separate control of endowment funds by the several R.W.H. Bodies, who may desire to avail themselves of such provision of law.

Respectfully submitted in L., B. and C.

HUGH DOHERTY,
Massachusetts.

The undersigned, a member of the endowment committee, would also state that, while he firmly believes the endowment plan presented by the majority of the committee is the best which could be devised, he stands instructed by his R.W.H.C. to not vote for any classification of rates.

L., B. and C.

A. B. CALDWELL,
New York.

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The text of this law appears as No. 3 in the chapter on Endowment Laws.

Rep. Caldwell moved that the constitution be amended, so that the fees for charters, and supplies accompanying the same, in States having no High Courts, be fixed at \$60, of which \$20 shall be paid to the person or persons who get up each court.—Carried.

Reps. Morris and Minott presented the following, which was adopted:—

Resolved, That a prize of \$100 be offered by the E.C. for the shortest and best ritual for subordinate courts, provided the same be adopted by the next Supreme Court.

The officers elected for the ensuing year were as follows.—

S. C. R., E. S. Pike, St. Louis, Mo.
S. V. C. R., E. Klauber, Louisville, Ky.
S. S., A. B. Caldwell, New York, N.Y.
S. T., J. W. Hickman, Louisville, Ky.
S. S. W., D. Mayer, West Va.
S. J. W., H. Doherty, Boston, Mass.

There being no further business, Supreme Chief Ranger Pike closed the Supreme Court in due Forestric form, to meet again in Boston, in October, 1880.

Thus ended one of the most important sessions of the Supreme Court. It will be seen by the records that the estimate of the officers, that the Order had lost over 4,000 members due to the "Griffin steal," was by no means an over-estimate, and it is not a matter for surprise, that notwithstanding 89 new courts had been instituted, the Order had met in London with a less membership than it had when it adjourned at St. Louis. The wonder is that it was not wrecked altogether. The new Treasurer, Bro. J. W. Hickman, presented a business-like and detailed report, the first by the way that had ever been presented to the Supreme Body which might be considered in any way satisfactory. The R.W.H. Per. Secretary's report showed that during the year \$103,000.00 had been paid to the widows and orphans in the Order, which was certainly a most creditable showing, especially as there were only 99 assessments ordered, entailing a cost to the membership of only \$9.90 for the year's insurance, four of the assessments having been paid out of the surplus. Unfortunately, however, that apparently satisfactory state of things was brought about by delaying to issue a number of the calls

for deaths which had taken place in the Order. This only postponed the evil day for a while. It will be particularly noted that Messrs. Kilpatrick and Petrie presented themselves as Representatives from the High Court of Illinois, notwithstanding the revocation of the charter of the said High Court, due to its rebellion, but the Supreme Body declined to admit them, and on motion of Rep. Oronhyatekha, Bro. John Ormond, of Court Star of the West, Braidwood, Ill., was seated as a delegate from the loyal courts of Illinois.

The Credential Committee's report showed Representatives present from Iowa, New Jersey, Ohio, Missouri, Massachusetts, Mississippi, Kentucky, Michigan, Texas, Virginia, Indiana, West Virginia, Colorado, New York, Ontario, Pennsylvania, Tennessee, Nevada, District of Columbia, Arkansas, Alabama, South Carolina, and Illinois.

Among those whose credentials were presented as a P.C.R., which entitled him to a seat in the Supreme Body as a visitor, was that of Bro. E. Botterell, of Court Ottawa, which had recently been instituted by Dr. Oronhyatekha. The then H.C.R. of Ontario, Bro. McRobbie, objected to the admission of Bro. Botterell on the ground that he (Bro. McRobbie) had no knowledge of the institution of Court Ottawa, No. 41, and that he as R.W. H.C.R. had not given his sanction to its institution. The Committee on Credentials, seeing that he had signed the charter of the court, considered the objections raised as being frivolous, and reported in favor of seating the brother. Thereupon the Supreme Court degree was conferred upon Bro. Botterell, and he was made a member of the Supreme Court. This accounts for the fact of Bro. Botterell's name not appearing in the first report of the Credential Committee. The future Past Supreme Chief Ranger who has taken so important a part in laying the foundations of the Order, and building it up, was not allowed long to remain in the ranks, for the very next day, at the re-organization of the High Court of Ontario, he was elected Past High Chief Ranger.

At this session Reps. Drs. Griffiths and Oronhyatekha again made an ineffectual attempt to have all medical examinations

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submitted to a reviewing officer. In vain it was pointed out that the system was perfectly practicable, having been then in vogue in Ontario nearly a year past. One member, holding no less a rank than P.S.C.R., in his argument, used the following extraordinary language:—"Suppose a person made application for membership, and he was compelled to wait for a week or more for initiation, waiting to hear the decision of the medical referee, and, while so waiting, became ill and died, what would become of his widow and orphans?" The reply of the doctors was simple, and ought to have been convincing. They said, "This Order is not instituted for the protection of those who are about to die, and those applicants only should be initiated who, after the most careful examination, gave promise of reaching their expectation of life, and the sooner we recognized the fact that the I. O. F. is not an hospital, and place its insurance department upon a business basis, the better for the Order." But the representatives were not to be convinced. The most they would consent to, was to have the medical examinations referred to High Court Physicians for review, where the local examiner had doubts as to the risk. The Supreme Secretary's bonds were fixed at \$15,000, while those of the Supreme Treasurer were placed at \$50,000.

Upon the whole it might be safely said that at no previous session of the Supreme Court, was there so much accomplished towards placing the Order upon a sound basis.

The sixth annual session of the Supreme Court of the World was held in Boston, Mass. The following officers and representatives were present:

OFFICERS.

S. C. R., E. S. Pike.	S. M., A. S. Partridge.
S. V. C. R., E. Klauber.	S. Cond., A. J. Glaeser.
S. S., A. B. Caldwell.	S. S. B. <i>pro tem.</i> , Geo. S. Mower.
S. T., J. W. Hickman.	S. J. B. <i>pro tem.</i> , Chas. Kunzie.
S. S. W., D. Mayer.	S. Chap., A. W. Bingham.
S. J. W., Hugh Doherty.	S. Phys. <i>pro tem.</i> , Dr. R. Howe Taylor.
	S. Mess., J. E. Somes.

REPRESENTATIVES.

ALABAMA.—B. F. Ludwig.
 ARKANSAS.—Frank Silverman.
 COLORADO.—Frank Vivian.
 DAKOTA.—Louis B. Schoenfield.
 GEORGIA.—J. T. Denning.
 INDIANA.—J. E. Somes, one year ; John T. McCoy, 2 years.
 IOWA.—R. Howe Taylor.
 KANSAS.—Jos. Kraemer.
 KENTUCKY.—H. C. Lloyd, 1 year ; C. F. Minott, 2 years.
 MASSACHUSETTS.—J. B. Hebron, 1 year ; John Power, 2 years.
 MICHIGAN.—J. H. Roberts, Samuel Shellfish.
 MISSOURI.—A. S. Partridge, 1 year ; T. H. Thomas, 2 years.
 NEW YORK.—A. W. Bingham, 1 year ; A. B. Caldwell, 2 years.
 ONTARIO.—Dr. Oronhyatekha, 1 year ; Edward Botterell, 2 years.
 OHIO.—N. B. Wilson, 1 year ; Wm. L. Downey, 2 years.
 PENNSYLVANIA.—J. A. Pain, 1 year ; Wm. Reep, 2 years.
 SOUTH CAROLINA.—Geo. S. Mower.
 TENNESSEE.—Rob't L. Morris, 1 year ; J. R. Wilkinson, 2 years.
 VIRGINIA.—S. H. Randlett.
 WEST VIRGINIA.—H. W. Rand, 1 year ; W. F. Wallace, 2 years.

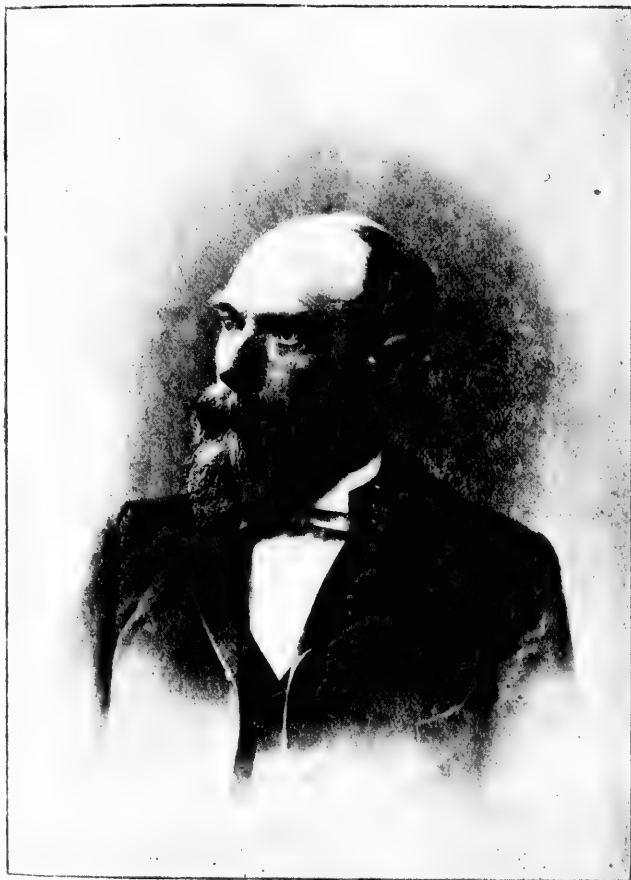
The following extracts are from the report of the Supreme Chief Ranger :—

To the Officers and Representatives of the Supreme Court of the Independent Order of Foresters.

BRETHREN,

One year ago we met in legislative council within the Dominion of Canada. To-day we meet in the United States, the guests of one of the most populous and progressive States, in a city renowned in history, and noted for its culture and refinement. In Canada we were the recipients of marked attention and unlimited hospitality. Here we find an honored and devoted Brotherhood extending the hand of fellowship, and welcoming us to their city, their homes, and their hospitality. These are but evidences of the honor and esteem in which the Order is held, not only by the brethren, but also by the citizens of the commonwealth of Massachusetts, and which should stimulate us to strive in the future to maintain our present standing.

To-day the future is bright before us, and, with the rich experiences of the past, no matter how much they have been fraught with evil or good, or how



EX-MAYOR W. B. FROST, D.S.C.R.,
PAST HIGH COUNSELLOR, ONTARIO.



W. M. PERRY, High Secretary, California.
C. S. HALL, D. S. C. R.

O. P. STOCKWELL, H. Coun., New York.
JNO. G. MCPHERSON, P. D. H. C. R.

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many struggles it required to gain them, yet, with these experiences, we ought to be able to steer clear of the rocks and shoals upon which our For-
 estric ship has been nearly stranded in some of the States under our juris-
 diction. An organization which refuses or fails to profit by past experiences,
 is unworthy the support of honest men. The Independent Order of Forest-
 ers is no longer an experiment. The principles upon which it is founded,
 the good which it has accomplished and is accomplishing, the position it oc-
 cupies among kindred fraternities, and the high opinion in which it is held by
 the people of the United States and Canada, demonstrate it to be a success,
 and I should recommend that, in your legislative enactments, you duly con-
 sider this fact. Nothing tends so much to retard the progress of our Order
 as hasty legislation, and it would be well, therefore, for me to ask you to ex-
 ercise the greatest possible care and thought in your deliberations. Experi-
 ence has developed the fact that, in some instances, our laws are as yet crude
 and imperfect, and, in some cases, inconsistent.

I am glad to be able to announce that there has been a rapid and healthy
 growth of the Order during my administration ; and I have no doubt but that
 this growth would have been much more apparent, had it not been for the
 internal troubles we were compelled to encounter. On the 1st of October,
 1879, we had a membership of 11,574, which embraced the seceders from
 Canada and Ohio. We now have a membership of 13,074, an increase, if we
 but calculate in these seceding courts, of some 5,000 members.

As you are aware, on the 23rd of October, 1879, during the sittings of this
 Supreme Body, the High Court of Ontario, which was also in session, seceded
 from the parent body. Immediately after the adjournment of the Supreme
 Court, my first official act was to appoint Bro. W. D. McGloghlon High Chief
 Ranger of Ontario. On the 24th of the same month the reorganization of
 the High Court of Ontario took place, and Doctor Oronhyatekha was elected
 High Chief Ranger. Notice of this reorganization reached me on the 3rd of
 the following month. The commission of Bro. McGloghlon was recalled, and
 the following proclamation issued :—

"To all Subordinate Courts of the I. O. F. in Ontario.

*"Whereas the High Court of the Province of Ontario did, on the 23rd day
 of October, 1879, in convention assembled, by a majority vote, resolve to
 withdraw from the jurisdiction of the Supreme Court of the World ; and*

*"Whereas eight subordinate courts, by their representatives, did refuse
 to withdraw from said jurisdiction of the Supreme Court, and have declared
 themselves true and loyal to the Supreme Court, and have proceeded to fill all
 vacancies in the offices of said High Court of Ontario by election,*

*"Now, therefore, I, Edwin S. Pike, Supreme Chief Ranger, do hereby
 proclaim said High Court of Ontario due and legal, with Dr. Oronhyatekha
 as High Chief Ranger, and said High Court will be recognized and obeyed as
 such.*

"Done at the city of St. Louis, this 3rd day of November, 1879.

"EDWIN S. PIKE, S.C.R."

On the 15th day of November, I received a letter from the H.C.R. of Ohio, Bro. W. L. Downey, in which he informed me that there was a growing desire on the part of several courts in his jurisdiction to secede from the National organization, so far as the endowment was concerned, and establish one confined solely to their own State. On the 17th day of the same month a second letter was received, and I was surprised to learn from it that the High Chief Ranger himself balanced between two opinions, yet leaning towards the side of State endowment. If you will but patiently follow me through the recital of this, the greatest trouble occurring during my administration, marking particularly the dates of each incident, you can well imagine my feelings, when upon receipt of a circular, over the signature of the H.C.R. and H.S., requesting all subordinate courts to vote whether they desired State endowment, knowing full well that this Supreme Body had emphatically denied other jurisdictions this privilege, I deemed this act of the H.C.R. illegal, and a stroke at the vital interests of the Order in the State of Ohio. The following day I received a circular, over the signature of the C.R. and R.S. of Court Forest City, refusing to pay further endowments into the Supreme Treasurer's hands, and selecting a temporary State endowment treasurer to receive the same. This last circular was the first open act of rebellion, and on the 18th inst. I issued an order suspending Court Forest City, No. 34. As I have been repeatedly asked why this was done, I will now answer:—The H.C.R. himself seemed to favor the movement, and thus placed himself in the attitude of one who could not control the courts of his State in the interest of the Supreme Court, or the Order outside of his jurisdiction, and I believed, and still believe, that this act of suspension, although in the accomplishment of it I may have overstepped the legitimate sphere of a S.C.R. was the cause of saving many courts to the Order.

On the 28th inst. the H.C.R. issued proclamation convening the H.C. in special session. By invitation, with Bro. J. W. Hickman, Supreme Treasurer, I attended the meeting of the H.C. on the 16th day of December, 1879. After listening to arguments pro and con, the convention finally resolved that their grievances were not only the changes in the new Endowment Law, but that they were opposed to the actions of the Supreme Court in re-electing some of the Supreme Court officers. My time being limited, permission was granted to hear from Brothers Hickman and myself, and after all the arguments were exhausted from both these sources, the H.C. adjourned to meet in the afternoon.

I was compelled to return to my home, and, immediately upon my arrival, I received a telegram announcing the withdrawal of nineteen courts from the H.C. I am pleased to announce that, during the whole of this exciting episode, Bro. W. L. Downey, H.C.R., preserved a dignity and calmness commensurate with his high position in the Order, and, when he found that it was impossible to retain these nineteen courts in the H.C., he announced his intention to retain possession of the High Court charter, and remain loyal

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to the Order. I am happy to inform you that, under the guidance of Bro. W. L. Downey, to whom should be given great credit, the Order in Ohio has regained its former membership and usefulness.

I submit the correspondence, papers, etc., in this case to the Supreme Court for their perusal, and request that my action in the matter be approved.

* * * * *

The duty devolves upon you also, with proper and judicious legislation, to shape the future destiny and success of this grand enterprise. Mature every law that may come before you, and consider well its harmony with the principles of Forestry. Let us improve, adorn and beautify the highway selected for our onward march, rather than try some unknown and unexplored route. Finally let courtesy and brotherly love characterize all your deliberations, remembering that upon the Supreme Architect of the universe we must rely for success, and without whose fostering care all works are as nothing.

In L., B. and C.,

EDWIN S. PIKE.

Supreme C. R.

In the report of the Executive Council, they submitted certain claims for endowment, which serves to show the extremely loose manner in which the business of the Order was carried on, and accounts for the excessive claims on its endowment funds. The most notable of these claims are as follows:

“THE MURPHY CASE.”

“Brother Murphy was initiated January 11th, 1879, in Court Friendship, No. 29, Mass., and died of *heart disease* July 18th, 1879, six months after. I instituted an enquiry, and elicited from the Court Physician, who was an examiner of an Insurance Company, that he had rejected Bro. Murphy on account of heart disease, that he had had the disease for fifteen years, and had told Bro. Murphy that his chance for living was slight, might drop dead at any moment. That the court pressed and urged the Physician to take Bro. Murphy in, when he told them he had no *personal* objections, but if they admitted him “they must run their chances.” The E. C. of 1879 denied this claim. High C. R. Doherty, of Mass., brought it up at the London Supreme Court, and urged the claim on equitable grounds, when it was referred to the new E. C. for further investigation, which was had soon after the Supreme Court adjournment. No new facts were gained, except a *confirmation* of the previous statements. The E. C. examined a committee's statement of some five members of that court, as to the physical condition of Bro. Murphy, but not one of whom was a physician. And further, Dr. Seymour, the Court Physician, a member of the court, was not examined by them at all. The C. R., Bro. Thomas Purseglove, made his first statement to me as follows:—

"I think, if you will look at this matter fairly, Bro. Caldwell, you will perceive that the Doctor was not so much to blame as the parties who used their influence to allow Mr. Murphy to pass. I trust you will look upon this as an error of judgment more than anything else, and that it will prove a warning to all of us to do business only in a business way."

"On Bro. Purseglove's last examination, he said, in answer to the chairman: 'What admissions did you make to Bro. Caldwell?' "Bro. P.—"I told him the Doctor rejected Murphy, but owing to influence allowed him to pass, and that Bro. C.— must consider it an error of judgment, owing to our eagerness to get new members." Chairman—"Is it your opinion now?" Bro. P.—"*Most decidedly.*" Chairman—"For what reasons?" Bro. P.—"Owing to the influence which Bro. Carter exerted in behalf of Murphy."

"Hence in this case the E. C. decided:—

"1st. There is no dispute but that Dr. Seymour rejected Bro. Murphy, and did so *in writing*, and that Bro. Murphy well knew he had heart disease of a dangerous character, and it was against our laws to admit him in the Order.

"2nd. That the court well knew that it was illegal to admit a candidate of unsound constitution and ill-health, as their court application and their laws showed them that.

3rd. From their own testimony furnished, they proved that they overawed the Doctor to "let him pass," which neither he nor they had any right to do, as they could not legalize an act forbidden by our laws.

"4th. That the admission of Bro. Murphy was either a conspiracy to defraud the Order, or to impose upon it by the admission of a man with a dangerously diseased constitution. View it as you will, in any light, though it be a sad disappointment, the act is reprehensible, and the C. R. of that court fairly expressed it in his statement.

"5th. The E. C. therefore denied the claim, and forbid me placing it among the death calls."

This claim was again presented on petition to us, and in death call No. 44 we again rejected it, as follows:—

"The H. S. Com. of Massachusetts, asks us to re-open the Murphy case, decided against in the February (41) death call. This case has been twice fully investigated upon *sworn* evidence, and we cannot advise its payment upon any rule of *law* or *equity*, and a re-opening of the case would be a waste of time. The Brother knew he was afflicted with heart disease for several years, and it is not denied by any one, neither by the court nor examining physician, and the Brother was *illegally* admitted without a medical certificate, the physician positively refusing to give one, and he died in a few months after of the chronic disease of which the Doctor predicted he would in a short time, at the time of his examination. The petition desires us to order the claim paid upon 'Benevolence' principle, so as to dispel any doubt in the minds of

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beneficiaries as to the payment of their claims. The petitioners must see that such a payment would establish a dangerous precedent, as it would counter-act frauds and impositions upon our Order, and drive out thousands of members, who would not tolerate such a loose endowment system. Our Order lays down rules and regulations of insurance, and no policy can be paid only in accordance with *law or equity*. The Supreme Treasurer is hereby authorized to return the \$4 50 paid by the deceased into the endowment fund. We cannot conscientiously order such claims to be paid, and will lay them before the next Supreme Court meeting at Boston, together with all the papers and testimony. We advise such claimants as this or any future one to commence a civil action so as to establish a precedent. We will receive a legal process, waive all technicalities, and try the case upon its merits before the proper tribunal in Massachusetts, and thus set at rest whether our Order is to pay claimants upon *law, equity, or charity*, and whether members can be *legally* admitted into our Order with dangerously diseased constitutions, when our laws forbid it, so as to protect honest and healthy members who come into our Order, and cheerfully pay all just demands."

"THE SHEEHAN CASE."

Our decision in this case is as follows:—

Court Lafayette, No. 23, of Boston, paid its last endowment assessment December, 1878. We have no record of any payments since. None was ever paid to Supreme Treasurer Hickman. The Endowment Law, pursuant to Section 8 (Law 1878), suspended No. 23 in February, 1879, and it never had a legal existence since. It was duly notified of its suspension by the Supreme Secretary, and urged to reinstate itself. The court seemed to hold on, as we find that the H.S. Com. of Massachusetts suspended it also for non-payment of State *per capita* tax, July 1st, 1879. Bro. Jeremiah A. Sheehan was a member of this court. He paid, as per court books, December 19th, 1878, \$1.60; March 6th, 1879, \$1.20; April 21st, 1879, 80 cents; May 21st, 1879, \$1.20; total, \$4.80. Had the court been in good standing even up to July 1st, 1879, it is evident the deceased had not paid the ten deaths in the June call, and was, therefore, unfinancial at that time. It further appears that the deceased received a High Court certificate September 16th, 1879, deposited it in Court Freeman's Pride, No. 2, Boston, and the usual committee of investigation was appointed. The committee reported—two present—one favorable and one unfavorable. The committee was discharged, and a new one appointed Oct. 21st, 1879, and the two present at the ensuing meeting reported unfavorably, and the court, by ballot, rejected the candidate. He died Dec. 2nd, 1879, and his mother claims the endowment. This case is governed by the law of 1878, and Sec. 8 says, "No member of a suspended court shall be entitled to the benefit of said endowment money until said assessment, for which said court is suspended, is paid, and the court is rein-

stated." Also on page 114, journal 1878, we find this decision, "As soon as a brother takes his withdrawal card from the court to which he belongs, his membership in the Order ceases, and he is not entitled to the endowment money, neither can his heirs claim the same in case of his death, until he has deposited his card in some court, and has been regularly accepted by said court, and is so enrolled upon the books of the court. We, therefore, must decide :

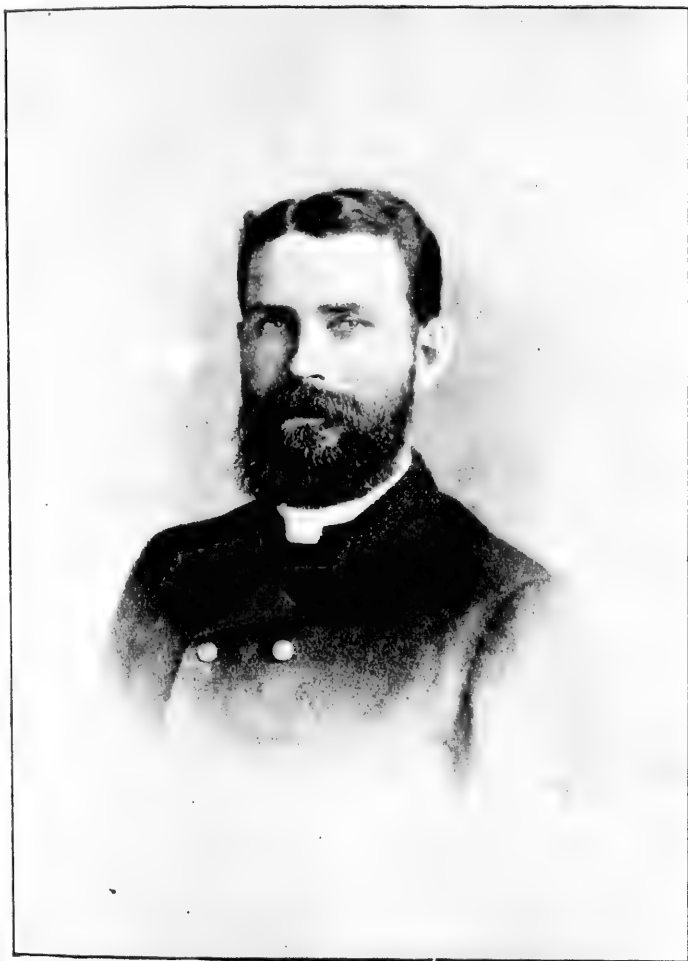
1st. Bro. Sheehan was a member of a suspended court, and not entitled to any endowment until that court had been reinstated, pursuant to sec. 8. The court was never reinstated. Had he continued paying endowment assessments to the Supreme Treasurer after his court became defunct, under the endowment law he would have been financial at his demise.

2nd. The deceased was neither financial nor in the Order when he died. He was an unfinancial member of a suspended court, and stood rejected in another court, and was not in the Order at the time of his death. He lost his financial and social status through his own fault, but mostly through the recklessly bad management of his court. His petitioners endeavored to show that the committee on investigation were misinformed, and the court would have admitted him if the true facts had been known. Why was not the remedy applied before the brother died? Time enough had elapsed to do him justice. We cannot question the prerogative of the committee's report nor the court's rejection. We can only deal with the fact of his being a rejected member. We can find no rule in law or equity to pay this claim, and trust it will be adjudicated by the civil law of Massachusetts. We shall submit this case also to the next Supreme Court convention for adjudication with all the papers, and we fraternally ask the petitioners to furnish us with all the testimony in their power. We also ask all other claimants to do likewise, so that the Supreme Court, soon to sit, may adjust all such matters presented.

"THE WISEMAN CASE."

This is a case of increased endowment, and our decision is as follows :—

"No. 314.—Bro. Joseph Wiseman was initiated as a charter member in Court King Solomon, No. 13, Syracuse, N.Y., by dispensation granted to a benevolent society, Sept. 28th, 1875, and he died Apr. 5th, 1880, of bronchitis. Paid \$31.95. Designated his endowment to Bertha Levy and Gates Levy, to whom is hereby ordered paid \$1,000. The heirs claim \$3,000, but the E.C. can see no law or equity to justify such payment, and hence will report the facts and papers received to the ensuing Supreme Court for adjustment. The facts are simply these. Deceased, soon after the adoption of the new endowment law, in October, 1879, applied for increased endowment of \$3,000. His name with others were filled out in the policy book. Deceased did not visit his court in November or December, but on March 25th his son-in-law presented a medical certificate, bearing date January 3rd, 1880, which was



REV. ALEX. MACGILLIVRAY,
PAST HIGH CHIEF RANGER, ONTARIO.



THOS. LAWLESS, Supreme Auditor.
J. S. R. MCCANN, High Auditor, Ont.

JOHN HODGSON, D. S. C. R.
WM. GREEN, D. H. C. R. for Toronto.

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rejected, but the Secretary *pro tem*, in mistake, gave out the policy the same evening to the son-in-law. At the subsequent court meeting, April 22nd, 1880, facts were presented that the deceased had been drawing \$4.00 per week sick benefits in two other benevolent societies from early in December, 1879, up to the date of his death, April 5th, 1880. Watchers had also been furnished him during that time, and he had not been reported sick in his court till January 22nd, 1880, although his son-in-law and brother-in-law had attended the court meetings. The medical certificate for increased policy came up for discussion at the meeting, April 22nd, 1880. Members protested against receiving it, as it was made out by another physician, and not by the regular Court Physician of No. 13, nor by the order of the court. They protested on this ground, and also the fact that deceased knew he had bronchitis when he certified otherwise, that he had the disease from early December, 1879, up to April 5th, 1880, when he died with it, and he asserted in the medical certificate that he never had it at all. The court took a vote, and accepted the medical certificate by one majority. The case is clearly one of imposition, and cannot be allowed, except for the first-class payment of \$1,000."

The following is the membership by States, territories and provinces, and the number of deaths respectively in each, as given in the report of the Supreme Executive :

Membership.	No. Deaths.	Membership.	No. Deaths.
90—Alabama.....	1	987—Kentucky.....	17
158—Arkansas.....	4	42—Kansas.....	
18—Arizona.....		255—New Jersey.....	
73—Colorado.....		137—Nevada.....	2
51—Connecticut.....		39—Nebraska.....	
39—District of Columbia.....		2225—Massachusetts.....	22
38—Dakota Territory.....		52—Mississippi.....	2
32—Minnesota.....		221—New York.....	19
340—Michigan.....	4	637—Ontario.....	4
37—Maryland.....	1	1003—Ohio.....	14
1522—Missouri.....	15	214—Quebec.....	
18—Manitoba.....		122—South Carolina.....	
48—Florida.....	1	381—Tennessee.....	8
119—Georgia.....	1	117—Texas.....	
551—Pennsylvania.....	9	264—Virginia.....	3
637—Indiana.....	6	307—West Virginia.....	3
84—Iowa.....		20—Wisconsin.....	
266—Illinois.....			
Grand Total	{ Membership.....13,074 { Deaths.....136		

The Supreme Secretary says, "The deaths named in the roll commenced in June, 1879, the same as it did in the roll of 1878, hence by comparison of the death roll of this term with that of the previous report, we find a decrease of deaths 114, which shows that our death rate has largely decreased, while our membership has increased. The yellow fever of 1878 cannot be but very little considered in the comparison, as we have had only eleven deaths by the scourge altogether in this Order, and I am happy to state that the E.C. during the past two years, although urgently importuned, have not formed a single court in any yellow fever district, and in every instance of a dispensation issuance for the formation of new courts, the most rigid medical examination has been demanded, and invariably complied with."

The Supreme Treasurer, in his report, said, "I desire to give a synopsis of my entire financial transactions with the I.O.F. since my coming into office as your Supreme Treasurer, February 1st, 1879, as there are still those who are willing to doubt the honesty and integrity of myself and work. For the year 1879, my receipts as per my last year's report were \$97,357.81. In this report can be seen how every cent was received, and how expended, as each month's receipts and disbursements are individualized. My receipts from October, 1879, to October, 1880, have been \$133,397.07, and expenditures \$132,112.69, which are simplified, itemized, and individually set forth for each month in my general report, which will be submitted to your Finance Committee. I commenced paying endowments, March 6th, 1879, with No. 137, who died September 22nd, 1878, not being paid for nearly six months after death, and finding the Order behind through no fault, however, of your present Supreme Treasurer but delayed by facts which are still fresh in the minds of a'l. These deaths were always paid as promptly as the coming in of money would justify."

The Supreme Physician presented a carefully considered report, but which, though adopted by the Supreme Court, the officers afterwards ignored almost entirely and left matters in this most important department practically as they were before. The report is as follows :

LOUISVILLE, KY., OCT. 11TH, 1880.

To the Officers and Representatives of the Supreme Court.

BROTHERS,

I am debarred, on account of my official and professional business, from having the honor and pleasure of meeting with you this session.

I therefore deem it proper as your Supreme Physician, to offer a few suggestions for your careful consideration.

First. I consider it of the greatest importance to have a pamphlet issued setting forth in clear and concise form *Instructions to Examining Physicians of Courts*, and would very respectfully suggest that a committee be appointed

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for such purpose, and embracing such eminent physicians as Bros. Drs. Mulheron, of Michigan, Doherty, of Massachusetts, and Oronhyatekha, of Canada.

Second. My experience as your Supreme Physician has taught me that it is of vital importance to the perpetuity of our Order to have all applications and medical examinations submitted for approval to the Supreme Physician before initiation. This system has been adopted by all Life Insurance Companies, and has worked satisfactorily for many years.

Third. Your attention is called to the large number of deaths that have occurred in this Order, and others of those engaged in certain classes of business, the death rate from this cause alone is enormous. Proper legislation should be had at once.

Fourth. You should define what is meant by regular physicians, or rather of what particular school of medicine your examining physicians should be graduates.

Fifth. The blank application for membership is herewith enclosed with additions thereto, which I believe will prove beneficial, also printed slip of instructions to High Court Physicians. Special attention is called to marked clauses.

Sixth. I believe it would result in great good to make the term of the examining physicians of subordinate courts one (1) year instead of six (6) months. No physician to act as such or be installed until he shall have furnished the Supreme Physician or High State Physician with a copy of his diploma, or other proper evidence that he is a graduate of some regular chartered school, college or university of medicine.

Seventh. Make it illegal for an examining physician to examine an applicant who is closely related to him.

Eighth. Make it imperative that all charter members, or others forming new courts, shall be examined upon the prescribed blanks of the Order. The examiner to be a member of the Order, or some respectable physician appointed by proper authority.

The above embraces about all of the suggestions that I have to offer. My idea (see marked slip of instruction) in having the secretary read the application to the lodge, is that it gives every brother an opportunity to object or controvert the statements made. By the time the application goes through the hands of the committee, through the lodge, the examining physician and Supreme Physician, about all the safe guards possible will have been thrown around it.

During the term, my task, I can assure you, has been no light one. My correspondence, as the delegates from this city can tell you, has been very burdensome, causing me to work many nights after midnight.

Up to this month I have carefully examined into all suspicious cases, demanding the original examinations and full proof in all cases. In this I have had the kind and earnest co-operation of our overworked Supreme

Secretary, Bro. Caldwell. My actions in this respect have often been misunderstood, causing at times a vast amount of correspondence, etc., some informing me that the Order at that point where deceased lived would certainly go down, etc., etc., etc., if payment was delayed, and am sorry to say, where I had a right to expect aid, obstacles were often thrown in my way.

I directed the removal in a number of instances of incompetent physicians, some of whom never saw the inside of a medical school. Applications for membership have been sent me by timid medical examiners for rejection. Here again is another reason why all applications should be sent to a higher authority. Too often physicians pass applicants because they are their family physicians, etc., and dislike to reject them. I can assure you the "lot" of your Supreme Physician for the last year has not been a "happy one." I would respectfully suggest in the appointment of my successor that you at least allow him reasonable compensation for postage, which in the year amounts to quite a snug little sum.

I have endeavored to carefully and conscientiously fill the important position of chief physician of the Order, intending truly to carry out the law and act fully up to it, as I understood. In conclusion, allow me to say that I believe you can do no better or more sacred work than to carefully look after the Medical department of the Order. You will have in your rank medical gentlemen of high standing, appoint them early in the session to look after it, have no hasty legislation, and, my word for it, our mortuary list for next term will be so small as to astonish the world.

With sentiments of the highest esteem and personal regards, I am, brothers,

Very truly and fraternally,

GEO. W. GRIFFITHS,
Supreme Physician, I. O. F.

Representative Oronhyatekha, of the special committee of three physicians on medical rules, reported, when it was

Resolved, That the new form of medical certificates should be printed and promulgated, when the present ones in existence should be used up.

Representative McCoy moved to strike out of the report so much as refers to medical examinations being sent to an Examiner-in-chief for review. Yeas and nays ordered, with the following result:

Those voting in the affirmative were Ludwig, Vivian, Shoenfield, Somes, McCoy, Taylor, Kramer, Roberts, Shellfish, Hebron, Bingham, Caldwell, Reep, Pain, Randlett, Wallace.—16.

Those voting in the negative were Silverman, Denning, Minott, Lloyd, Partridge, Thomas, Oronhyatekha, Botterell, Wilson, Downie, Mower, Morris, Wilkinson, Rand.—14.

To the Supreme Court.

Your committee, to whom was referred the annual report of Supreme Physician Griffiths, beg leave to report that we have carefully considered the

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same, and heartily endorse the recommendations therein contained, in regard to medical examinations, etc.

We also present and recommend for adoption the following rules and instructions for medical examiners, and that they be required to use them.

In L., B. and C.,

ORONHYATEKHA,
HUGH DOHERTY.

RULES TO BE OBSERVED BY MEDICAL EXAMINERS OF THE INDEPENDENT ORDER OF FORESTERS IN THE EXAMINATION OF ALL CANDIDATES.

This card of instruction is issued for the purpose of calling the attention of medical examiners to three important points to be considered in relation to every case. These are.

I. FAMILY HISTORY,
II. PERSONAL HISTORY, and
III. PRESENT CONDITION.

While these rules, based upon the large experience of Life Insurance Companies, may be somewhat arbitrary and may, in rare cases, exclude men who would be considered good risks, their careful observance is strictly enjoined upon all examiners.

They are not by any means to be regarded as comprehending all grounds for rejection, but as indicating the decision of the Supreme Council on questions in regard to which differences of opinion may exist.

I. FAMILY HISTORY. (a) General and indefinite statements regarding deaths; for instance, "childbirth," "effects of childbirth," "changes of life," "accident," "debility," "acute disease," etc., etc., must be explained by a statement as to whether or not there was any pre-existing or predisposing disease.

(b) Symptoms and effects of disease should not be allowed in place of the disease on which they depend. For instance, "dropsy," "asthmatic disease," etc., etc.

(c) If ignorance of family history is pleaded, try to gain a proximate idea and state the same.

(d) If consumption is found to have occurred, or to be at present existing in the family, the applicant is to be regarded as not eligible, and must be rejected under the following circumstances.

If in both parents, not eligible under 40 years of age.

If in one parent, not eligible under 30 years of age.

If in any other two members of the family, not eligible until 35 years of age.

If paralysis, apoplexy, insanity, or heart disease is found to have occurred in any two members, or cancer in one of the applicant's family, all the facts regarding it are to be furnished to the medical examiner.

II. PERSONAL HISTORY. (a) An applicant who has had syphilis, or has

raised blood, is not at all eligible until after ten years, and then only in the most favorable cases.

(b) An applicant is not eligible who has had asthma within three years, except when produced by external causes similar to those of hay or rose asthma or by certain employments which have been permanently relinquished.

(c) If an applicant has had gravel or calculus within three years or been subject to such attacks within five years.

(d) If an applicant has had undoubted attacks of hepatic or nephritic colic within five years.

(e) If an applicant has had fistula within three years.

(f) If an applicant has had apoplexy, dropsy, insanity, habitual cough, chronic ulcer, fits of any description, or organic disease of liver or kidneys within seven years.

If an applicant has ever been grossly intemperate, the period of necessary reform shall be decided by the medical examiner.

III. PRESENT CONDITION. (a) The applicant is not to be considered eligible if the pulse is found, after repeated examinations, to be intermittent and irregular, or to be persistently above 90 or below 56, or respirations above 23 or below 12.

(b) If hernia exists, unless a proper truss can and will be worn, or if hernia is incarcerated.

(c) If varices of the extremities exist, extending above or of unusual size up to the groin.

If cases of great excessive of weight or the opposite, a full and explicit statement must be furnished regarding build, general appearance, average weight for the past fifteen years, etc., and given to the medical examiner.

The following table exhibits the proper average relation of height to weight.

5 feet.....	120 lbs.	5 feet 7 inches	150 lbs.
5 feet 1 inch.....	124 lbs.	5 feet 8 inches.....	156 lbs.
5 feet 2 inches.....	128 lbs.	5 feet 9 inches.....	162 lbs.
5 feet 3 inches.....	132 lbs.	5 feet 10 inches.....	168 lbs.
5 feet 4 inches.....	136 lbs.	5 feet 11 inches.....	174 lbs.
5 feet 5 inches.....	140 lbs.	6 feet.....	180 lbs.
5 feet 6 inches.....	144 lbs.		

N. B.—A variation of 20 lbs. at 5 feet, or 50 lbs. for 6 feet, and of intermediate height in proportion, will not be considered extremely excessive. Information in regard to private and other diseases not enumerated must be elicited, and the facts bearing upon each case reported to the medical examiner.

It is positively required that the candidates be examined privately, that the chest be stripped by the removal of all starched and other clothing, which



REV. CANON W. B. CAREY, M.A., D.S.C.R.,
PAST SUPREME CHAPLAIN.



T. CYPHOT, M.D., High Physician, Quebec.

GEO. L. WILSON, D.S.C.R.

DR. M. B. MALLORY, D.S.C.R.

A. V. WADE, D.S.C.R., High Secretary, Nova Scotia.

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might interfere with the recognition of disease of the thoracic viscera, and that careful auscultation and percussion of the thorax be made and the result stated in full. In cases where, from the appearance or answers of candidates in regard to personal or family history, the examiners have reason to suspect the presence of any disease requiring it, they must make a chemical analysis, and, if possible, a microscopic examination of the urine, charging therefor such fee, not to exceed three dollars, as they think just.

All examiners are enjoined to exercise the greatest care and vigilance, always giving the Order the benefit of any doubt which may exist, and more especially when examining candidates for new courts prior to their organization, in which case none but *first-class risks* can be admitted without causing unpleasantness. See that all questions are properly answered and all blanks properly filled.

Representative McCoy, of the special committee on endowment claims, made report as follows, which was adopted (after Bro. Jacob Levi, of Syracuse, had leave to address the Supreme Court).

To the Supreme Court.

Your committee, to whom was referred the case of Bro. Jos. Wiseman, of Syracuse, N. Y., beg to report as follows :

In this case it is sought to recover additional insurance upon a policy issued by Court King Solomon, No. 13, of Syracuse, N. Y. The committee find the facts in this case to be substantially as set forth by the E. C. in death No. 314, except in the matter of watchers.

This case presents a state of facts which clearly show the most reprehensible carelessness in the management of the affairs of the court. Bro. Joseph Wiseman, with others, made application for increased endowment during the latter part of 1879. Blank policies were filled out for such increased endowment, bearing date, Dec. 29th, 1879, which policies bear the signature of Jacob Levi, as Chief Ranger, when in truth and in fact Jacob Levi was not C. R. at that time. It is also in proof that these policies bearing date Dec. 29th, 1879, were signed by the said Jacob Levi as C. R. at the second meeting of the court in January, 1880, up to which time no medical certificate had been presented to the court, and at which time Bro. Wiseman was sick.

On or about March 11th, 1880, a certificate of medical examination was presented to the court, and was rejected. On April 5th, 1880, Bro. Wiseman died. On April 22nd, 1880, the medical certificate was again discussed by the court, and adopted by a majority of one. Your committee are clearly of opinion that Bro. Wiseman was rejected on his application for increased endowment by his court at a previous meeting. And your committee are further of opinion that Bro. Wiseman acquired no equity or right to additional insurance by virtue of his having applied therefor, since the provisions of the law granting additional insurance had not been complied with.

Your committee, therefore, endorsed the action of the E. C. in the matter.

In the "Murphy Case" the committee reported as follows :

Your special committee on the Massachusetts cases have had the matter of Michael Murphy, of Court Friendship, No. 29, I. O. F., under consideration. It appears to your committee that Bro. Michael Murphy was initiated Jan. 11th, 1879, and died July 18th, 1879, of heart disease. It further appears to your committee that the said Murphy told the examining physician that he had had heart disease for fifteen years and that thereupon the physician rejected him ; and that the members of Court Friendship, No. 29, represented to the said physician (Dr. C. Seymour) that Murphy was an influential man, and would be a decided acquisition to the court, persisting in their importunities until the physician gave a certificate recommending his admission. It does not appear to your committee that Murphy at any time attempted to conceal his physical condition, or in any way was a party to an attempt to defraud the Order. Your committee therefore conclude that, in accordance with law, the said Michael Murphy is entitled to the endowment benefit, and would therefore recommend that the action of the E. C. be set aside, and the benefit be paid to the proper parties.

In L., B. and C.,

J. T. McCOY,
H. C. LLOYD,
FRANK SILVERMAN,
J. R. WILKINSON.

Rep. Morris moved to non-concur in the report. Rep. Caldwell moved in amendment to adopt the report of the committee. He argued that new evidence disclosed the fact that the Doctor had misled and deceived the E. C., and he was solely to blame in the premises, and not the deceased on his admission into the Order. The amendment prevailed and the report was adopted.

The committee made a further report, covering the "Sheehan Case," which was adopted, as follows :

To the Supreme Court.

Your committee, to whom was referred the matter in dispute in the case of Jeremiah A. Sheehan, beg to report as follows :—

Jeremiah A. Sheehan was a member of Court Lafayette, No. 23, of Mass. The E. C., in reporting upon this case, alleges that said court was suspended February, 1879, and has not had a legal existence since. The E. C. admit that the records of Court Lafayette, No. 23, show that Bro. Sheehan had paid endowments up to May 21st, 1879. It appears to your committee that on September 16th, 1879, the High Court of Massachusetts through its H. C. R., granted to Brother Sheehan a card certifying his good standing in the Order up to that date, which card was deposited in Court Freeman's Pride, No. 2, of Boston, with a view of securing membership in said court. This application for admission into said court by card was re-

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ferred to a committee on character. A majority of said committee reported adversely on said application.

Did this brother lose his membership in the Order because of the refusal of Court No. 2 to receive him? Your committee thinks he did not. It also is in evidence that Bro. Sheehan paid regularly his endowment to such person as he was informed was entitled to receive it. With the application for membership in No. 2 was deposited three dollars. Upon being refused admission into this court, Bro. Sheehan directed that this amount of three dollars be paid by the court to the proper person to receive his endowment calls. It appears in evidence before your Committee that Bro. Sheehan made every effort to maintain his good standing in the Order, as shown in the fact that the D. D. H. C. R. had received from him and now holds in his possession \$4.80, this amount having been paid by Bro. Sheehan to said Deputy as the proper person to receive the same.

The E. C. in deciding the case of Donovan, who was a member of the same court with Bro. Sheehan, recognizes Donovan as financial up to July, 1879, while in the case of Sheehan the E. C. held that the court was in suspension from and after February, 1879, and never had a legal existence since. Your committee fail to see how the court could be held to be in good standing in the one case and not in the other. The endowment of Donovan was paid.

The weight of testimony, as given before your committee, would appear to entitle the said J. A. Sheehan to his endowment.

J. T. MCCOY,
H. C. LLOYD,
J. W. WILKINSON,
FRANK SILVERMAN.

Representative Randlett, of Virginia, moved that a per capita tax of ten cents on each and every member of the Order be levied this year, for the purpose of defraying the current expenses of this Supreme Body, which shall be in addition to the representative tax, at least one-half of which to be paid on or before Jan. 1st, 1831, and the other half prior to May 30th, 1881. Carried.

After the transaction of considerable other business, but not of general interest, the Supreme Court adjourned to meet again the following June, in New York City, N.Y.

The following officers were elected and installed as members of the Executive Council.

S.C.R., E. Klauber, Louisville, Ky.; S.V.C.R., J. B. Hebron, Boston, Mass.; P.S.C.R., E. S. Pike, St. Louis, Mo.; S.S., A.S. Partridge, St. Louis, Mo.; S.T., J. W. Hickman, Louisville, Ky.; S.S.W., J. E. Somes, Indianapolis, Ind.; S.J.W., W. F. Wallace, West Virginia.

We now come to the seventh and last session of the Supreme Court under what might be termed the old dispensation. It was held in the city of New York, commencing June 14th, 1881, and lasted six days.

There were present the following members of the Executive Committee :

S. C. R., E. Klauber.
 S. V. C. R., John B. Hebron.
 P. S. C. R., E. S. Pike.
 S. S., A. S. Partridge.
 S. T., J. W. Hickman.
 S. S. W., J. E. Somes.
 S. J. W., W. F. Wallace.

Representatives were present from Alabama, Arkansas, Colorado, Connecticut, Georgia, Illinois, Indiana, Massachusetts, Mississippi, Michigan, Nevada, New York, Ohio, Ontario, South Carolina, Texas, Tennessee and Wisconsin.

The following extract from the report of the Supreme Chief Ranger certainly gives a hopeful view of the future of the Order. He said :

Forestry has been put to a severe test, and nobly has she stood it, coming out with her escutcheon as clear and bright as it was on the day when our noble leader, Alonzo B. Caldwell, organized the first court of Independent Foresters. I now predict—and what has been done in the past year is a good criterion—a grand and great success for the I.O.F. It will shine forth like a beacon star to the widow and orphan, and each and every member may rest assured that when his time comes to be gathered to his fathers, that the Order which has for its motto the three noblest attributes of a true man—Liberty, Benevolence and Concord—will protect and assist those left behind. Let us work together, and let us work hard, so that in a short time we may form a chain of Foresters large enough to encircle the globe, and strong enough to withstand the attacks of “time and man.”

No one reading the above would have thought that within two or three years thereafter, the Order, as it existed at the time that the above was written, would be practically extinct.

The Executive Committee gave the following information as to the status of the Order :

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On entering upon the discharge of the duties appertaining to our positions, we made a careful examination of financial condition of our Order, the result of which showed that we were about \$32,000 in arrears in payment of endowments, the cause of which was detailed in a circular dated Dec. 21, 1880, and a plan therein given whereby the arrearage should be overcome, and the Order placed out of debt and the same put into execution. In consequence of an unprecedentedly heavy death rate during the past winter, the demands upon our endowment fund have been such as to measurably defeat our purpose, although the arrearage has been so far overcome as to cease to be a serious impediment to our future prosperity, as will be seen by the report of our Finance Committee.

After giving the names of the 89 members who had died since last report, they concluded with the following summary :

Of the foregoing endowments 68 were for \$1,000	....	\$68,000 00
" " 9 "	"	2,000 18,000 00
" " 12 "	"	3,000 36,000 00

Making a total of\$122,600 00

Which, being located in States, is as follows :

Alabama,	1 death	.....\$ 3,000	Nevada,	3 deaths	...\$ 3,000
Arkansas,	1 "	..... 1,000	New York,	13 "	... 13,000
Connecticut,	2 "	..... 4,000	Ohio,	3 "	... 3,000
Illinois,	1 "	..... 1,000	Ontario,	1 "	... 2,000
Indiana,	2 "	..... 4,000	Pennsylvania,	3 "	... 5,000
Kentucky,	11 "	..... 23,000	Tennessee,	4 "	... 6,000
Massachusetts,	20 "	..... 22,000	Virginia,	1 "	... 1,000
Maryland,	1 "	..... 1,000	West Virginia,	3 "	... 5,000
Michigan,	3 "	..... 3,000			
Mississippi,	2 "	..... 5,000	Total...	89	\$122,000
Missouri,	14 "	..... 17,000			

HISTORY OF THE

The Supreme Secretary, in his report, embodied the following tabulated statement of the membership of the Order.

STATES.	Between 21 and 30 at Initiation.		Between 31 and 40 at Initiation.		Between 41 and 50 at Initiation.		Between 51 and 60 at Initiation.		Total, 1,000	Total, 2,000	Total, 3,000	Grand Total.	Init'd before 1880.	Init'd before 1875.			
	1000-2000	2000-3000	1000-2000	2000-3000	1000-2000	2000-3000	1000-2000	2000-3000									
Alabama	7	5	6	15	4	7	2	12	5	15	39	2	44	85	77	8	9
Arkansas	11	4	1	1	3	3	1	5	2	4	28	5	55	88	79	15	15
California	15	6	5	11	6	13	9	3	5	4	70	46	115	115	50	68	20
Connecticut	11	6	2	16	5	11	13	9	3	5	54	4	15	115	47	14	15
District of Columbia	1	1	1	1	1	1	1	1	1	1	7	12	4	29	14	15	15
Florida	1	1	3	6	1	2	1	5	8	1	17	8	41	56	36	20	20
Georgia	1	1	1	1	1	1	1	1	1	1	7	12	4	29	14	15	15
Illinois	1	11	23	11	2	12	1	11	1	10	23	12	41	85	82	53	53
Indiana	1	4	1	1	1	4	16	2	12	3	173	14	6	133	77	116	116
Iowa	1	6	5	9	2	38	5	37	3	12	423	34	3	498	440	52	4
Kansas	8	2	13	9	1	2	1	1	9	2	41	4	6	49	45	4	4
Kentucky	11	4	15	37	65	7	46	42	6	32	557	87	220	839	778	86	6
Maryland	3	1	1	1	1	1	1	1	1	1	37	1	38	35	35	3	3
Massachusetts	809	15	42	27	12	349	31	18	230	30	2,293	134	75	2,502	1,673	829	829
Michigan	66	8	2	43	13	9	16	1	36	12	24	60	30	330	263	67	67
Minnesota	1	1	1	1	1	1	1	1	1	1	5	1	5	34	58	51	7
Mississippi	587	52	17	27	55	25	94	6	16	32	1,730	29	9	1,881	1,063	738	738
Missouri	4	4	2	1	3	1	1	1	1	1	4	4	3	1	27	24	3
Montana	7	1	1	5	1	1	1	1	1	1	3	3	3	1	27	24	3
Nebraska	39	4	1	79	5	4	24	8	25	8	190	18	19	136	117	80	80
Nevada	106	5	1	10	1	1	1	1	1	1	90	15	10	117	117	110	110
New Jersey	582	31	16	268	37	15	226	33	23	185	26	17	159	199	101	2,080	1,265
New York	157	1	2	128	6	6	138	6	3	94	3	748	88	17	803	675	292
Ontario	258	19	6	74	15	7	60	13	9	63	6	510	65	41	616	324	416
Pennsylvania	14	6	6	132	1	6	43	6	38	1	426	42	42	510	510	94	94
Rhode Island	2	3	3	16	2	12	2	2	5	3	114	10	3	127	51	137	51
South Carolina	4	3	21	26	12	24	10	18	28	8	173	58	154	385	390	88	88
Tennessee	71	11	28	26	12	24	10	18	28	8	173	58	154	385	390	88	88
Texas	50	24	1	1	20	2	3	26	3	2	134	6	44	166	131	51	51
Virginia	42	4	3	39	3	1	27	8	3	26	16	4	1	21	21	21	21
West Virginia	4	3	3	3	3	3	3	3	3	3	16	4	1	21	21	21	21
Wisconsin	4	3	3	3	3	3	3	3	3	3	16	4	1	21	21	21	21
Totals	13,461	240	210	17,49	238	208	1,475	202	209	1,072	978	1,184	1,272	12,134	8,227	4,907	4,907



S. E. MORGAN, M.D., Member Medical Board.
A. H. DIXON, D.S.C.R.

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The Supreme Treasurer's report gave the following as the total receipts and disbursements of the Supreme Court :

RECAPITULATION.

Cash on hand October 15, 1880.....	\$1,284 38
Gross amt rec'd from all sources from Oct. 15, '80 to May 31, '81, 122,886 49	
Total.....	\$124,170 87

DISBURSEMENTS.

Endowment account.....	\$120,599 00
Disbursement account per itemized account.....	956 95
Salary paid Sup. Secretary Partridge.....	\$650 00
Paid Supreme Secretary for supplies.....	364 30
	<hr/>
	1,014 30
To cash paid A. B. Caldwell, late Sup. Secretary, for salary and supplies.....	316 24
Salary paid Sup. Treasurer Hickman.....	1,059 50
	<hr/>
	\$123,945 99
Cash on hand.....	224 88
	<hr/>
	\$124,170 87

By a vote of 3 to 23, the name of the Order was changed from "the *Independent Order of Foresters*" to "the *United Order of Foresters*."

With regard to the "McConkey claim," we find the following record :

Special committee in case of E. J. Hollan made the following report, which was read and adopted :

To the Supreme Chief Ranger, Officers and Members of the Supreme Court, I. O. F.

We, the undersigned special committee, appointed for the purpose of investigating and examining into the merits and equities of the Kentucky case, make the following report, to wit :

From the documentary and parole evidence before us we find :

First—That Bro. Edward J. Hollan, a member of the Order residing in the city of Paducah, State of Kentucky, died on the 1st day of March, 1881.

Second—That he paid all death calls from the time of his membership in I. O. F. up to and including call No. 52.

Third—That Bro. Hollan died two days before death call No. 53 became

due, and was, therefore, at his demise in good financial standing, and his beneficiaries are entitled to the endowment.

[Signed] FRANK SILVERMAN,
JAS. D. McKIE,
JNO. A. GORDON.

The same committee made the following report as to the case of Dr. T. C. McConkey, and the same was made special order of business on assembling of Supreme Court this afternoon :

To the Supreme C. R. and Representatives of the Supreme Court, I. O. F.

Your special committee, to whom was referred the endowment claim of Dr. T. C. McConkey, beg leave to submit the following report :

After duly and carefully considering the matter as far as the evidence produced before the committee would admit, we are of opinion that the evidence produced is not sufficient to justify the reversal of the decision of the Executive Committee. We therefore recommend that the decision of the E. C. be affirmed, and that the claim be not allowed.

Respectfully submitted.

FRANK SILVERMAN,
JOHN A. GORDON,
JAS. D. McKIE.

Immediately after this action was taken, Rep. Oronhyatekha, seconded by Rep. Thomas, moved that the S. Secretary be requested to furnish to this S. Court a statement of the indebtedness of the Order at date, both on endowment calls already made and on claims in his hands which have not been placed on death calls.—Adopted. After which he asked to be excused from further attendance, and withdrew from the Supreme Court.

By agreement, Representative Edward Botterell remained to watch the proceedings, and he subsequently reported that the Supreme Court afterwards not only struck out the office of Chaplain from the Constitution, but also authorized courts to meet on Sundays to transact their regular business.

In response to the motion of Rep. Oronhyatekha, the Supreme Secretary, towards the close of the session, filed a statement showing the amount of endowments then overdue, as follows :

To the Supreme Court of the World.

In obedience to resolution of your honorable body, I have the honor to report that the following endowment claims are unpaid, the Supreme Chief Ranger having to-day signed checks for the payment of No. 430 :

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No. 431.	Bro. Henry Furst, Court Lincoln, No. 7, St. Louis, Mo.....	\$1,000 00
No. 432.	Bro. Adam Fauth, Court Concordia, No. 22, St. Louis, Mo.....	2,000 00
No. 433.	Bro. Louis Franz, Court Faithful, No. 15, Greenfield, Mass.....	1,000 00
No. 434.	Bro. Wm. G. Miller, Court Evergreen, No. 20, Letart, W. Va.....	1,000 00
No. 435.	Bro. Jacob Strohman, Court Prentice, No. 2, Louisville, Ky.....	1,000 00
No. 436.	Bro. Charles T. Binford, Court Richmond, No. 3, Richmond, Va.....	1,000 00
No. 437.	Bro. John H. Barnickel, Court Celestine, No. 5, Troy, N. Y.....	1,000 00
No. 438.	Bro. Samuel Packwood, Court George Washington, No. 7, New York City	1,000 00
No. 439.	Bro. August Putsch, Court Schiller, No. 12, Cleveland, Ohio.....	1,000 00
No. 440.	Bro. August H. Schraitmann, Court Germania, No. 10, St. Joseph, Mo.	1,000 00
No. 441.	Bro. James H. Robinson, M.D., Court Dixwell, No. 1, New Haven, Conn.	3,000 00
No. 442.	Bro. Elijah Foley, Court Woodford, No. 24, Versailles, Ky.....	1,000 00
No. 443.	Bro. Geo. M. Robb, Court Sherwood Forest, No. 5, Terre Haute, Ind.....	3,000 00
No. 444.	Bro. Francis McDermott, Court Paul Revere, No. 31, Boston, Mass.....	1,000 00
No. 445.	Bro. John H. Cassing, Court Concordia, No. 22, St. Louis, Mo.....	2,000 00
No. 446.	Bro. Louis L. Junio, Court Bunker Hill, No. 27, Charlestown, Mass.....	1,000 00
No. 447.	Bro. George Gerlach, Court Franklyn, No. 4, Louisville, Ky.....	1,000 00
No. 448.	Bro. John Tabo, Court Madison, No. 8, Mine LaMotte, Mo.....	1,000 00
No. 449.	Bro. Charles Male, Court William Tell, No. 18, Rochester, N.Y.....	1,000 00
No. 450.	Bro. Wm. W. Coleman, Court Daniel Boone, No. 7, Louisville, Ky.....	3,000 00
No. 451.	Bro. Adolph Ehlert, Court Lincoln, No. 7, St. Louis, Mo.....	1,000 00
No. 452.	Bro. Loren R. Bench, Court Gardeau, No. 14, Nunda, N.Y.	1,000 00

No. 453. Bro. Isaiah Timmins, Court Celestine, No. 5, Troy, N.Y.	\$1,000 00
No. 454. Bro. Thomas G. Golding, Court High Rock, No. 39, Lynn, Mass.	2,000 00
Amounting to.....	\$33,000 00
Due on call 56 and former calls	\$ 8,000 00
“ “ 57 “ “	12,000 00
	<hr/> 20,000 00
Arrearage.....	\$13,000 00
Amount of claims offered.....	\$18,000 00
Amount of one claim allowed by Supreme Court.....	3,000 00
	<hr/> 21,000 00
Total	\$34,000 00
Showing an arrearage for payment of claims on calls heretofore issued of.....	\$13,000 00
With amount to be put on future calls of.....	21,000 00
Total required to pay all deaths of which notice has been received.	\$34,000 00

Respectfully, in L., B. and C.,

A. S. PARTRIDGE,
Sup. Secretary.

The merits of "The McConkey Claim," which was one of the factors that contributed to the refusal of the Canadian section of the I.O.F. from following their American brethren when they abandoned the name of "The Independent Order of Foresters," may be here briefly stated as follows:

Dr. Oronhyatekha, then the H. C. R. of Ontario, instituted Court Kempenfeldt, No. 51, at Barrie, Ontario, on the 22nd April, 1880, and, as was his duty, immediately reported the institution of the court to the Supreme Secretary. By an oversight of the Supreme Secretary, no death calls were sent to the court for a number of months after its institution. In August following the date of institution, some of the members becoming uneasy wrote to the H.C.R., informing him that the court had never yet received any calls for assessments. The H.C.R. immediately notified the Supreme Secretary of the omission, and with his advice called in the first charter, and issued a new one, bearing date the then current month. The next succeeding month the Supreme Secretary sent to the re-instituted court the regular

endowment call. But between the receipt of that call, the first one received by the court, and the meeting of the court, Bro. Dr. McConkey, who was one of the charter members, and the Court Physician, was taken ill, and died in a short time of typhoid fever. As the law then stood, the members of the Order had 30 days in which to pay calls, and Dr. McConkey died before the 30 days had expired, and, as a matter of fact, before the call was presented to the court, and the members given a chance to pay the same.

Under these circumstances, the Canadian representatives claimed that as the irregularities were due wholly to the neglect of the Supreme Officers to send the assessment calls, and that as Dr. McConkey stood ready to pay all demands made against him, from the time of his initiation up to the time of his death, the Order was both morally and legally responsible for the claim.

When, however, the case came before the Supreme Court at New York, the Canadian Representatives were astonished beyond measure when Supreme Secretary Partridge said that the court of which Dr. McConkey was a member had never been reported to the Supreme Court as instituted, and that he knew nothing of the court till the papers claiming the endowment came to him, and, therefore, he, as Supreme Secretary, could not have sent the notice of assessment calls. Bro. Dr. Oronhyatekha immediately turned up the minutes of the Supreme Court of the year previous, held in Boston, Mass., and pointed out where the Executive Council, in their annual statement, had reported the institution of the court, and the court was there on the records of the previous year. It is not necessary to say that the Supreme Secretary was thoroughly discomfited, but nevertheless the Supreme Court refused to order the payment of the claim, while American claims, with not a tithe of the merit, were readily passed, as can be learned by reference to the records.

The Supreme Court adjourned upon the 20th June, and the High Court of Ontario assembled in annual session eight days afterwards, in the City Hall, in the city of Ottawa, on the 28th June, 1881, at 10 o'clock a.m., Dr. Oronhyatekha, H.C.R., presiding.

At roll call the following officers responded, viz.: Bros. Botterell, jr. P.H.C.R.; Oronhyatekha, M.D., H.C.R.; R. J. Halle, H.V.C.R.; E. S. Cummer, H.S.; G. McBroom, H.S.W.; W. J. Element, H.S.B.; G. W. Crysdale, H. Con.

The H.C.R. made the following *pro tem.* appointments:

Bro. Capt. Allan, H. Treas.; Bro. H. T. Denison, H.J.W.; Bro. J. D. Fawcett, H.J.B.; Bro. H. L. Bottoms, H. Chap.; Bro. Dr. Church, H. Phys.; Bro. C. Bolton, H. Marshal; Bro. W. Rea, H. Mess.; Bro. J. McLaughlan, H. Conductor.

The H.C.R. appointed the following committee on credentials, viz.: Bros. J. McLaughlan, E. Botterell, and E. S. Cummer, after which the High Court took a recess.

After recess, the Credential Committee reported the following brothers duly elected by the subordinate courts, and entitled to seats as representatives in this High Court, viz.: E. Towe, regular representative, Court Victoria, No. 10; E. Towe, proxy representative, Court Elora, No. 72; E. Towe, regular representative, Court Southampton, No. 74; E. S. Cummer, regular representative, Court Oronhyatekha, No. 23; E. S. Cummer, proxy representative, Court Thames, No. 38; G. McBroom, regular representative, Court Maple, No. 4; G. McBroom, proxy representative, Court Enterprise, No. 54; J. D. Fawcett, regular representative, Court Wellington, No. 21; G. Parish, regular representative, Court Dufferin, No. 7; J. McLaughlan, regular representative, Court Dufferin, No. 7; Dr. Kenwendeshon, proxy representative, Court St. Clair, No. 71; Dr. Kenwendeshon, proxy representative, Court Alvinston, No. 67; H. T. Denison, regular representative, Court Silver Leaf, No. 46; E. Botterell, regular representative, Court Ottawa, No. 41; Wm. Rice, regular representative, Court Ottawa, No. 41; H. L. Bottoms, regular representative, Court Moira, No. 33; R. J. Halle, regular representative, Court McGregor, No. 6; R. J. Halle, proxy representative, Court Fellowship, No. 66; R. J. Halle, proxy representative, Court Florence, No. 66; Oronhyatekha, M. D., proxy representative, Court Protection, No. 57; Oronhyatekha, M. D., regular representative, Court Concord, No. 70; Capt. Allan, regular representative, Court Robin Hood, No. 2; Dr. Church, proxy representa-

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C. C. WHALE, D.S.C.R.,

INSPECTOR HIGH COURT OF ONTARIO.



REV. H. A. THOMAS, P.H. Comm. Ont.
ALEX. R. SCOBIE, D.D.H.C.R.

J. PARKER THOMAS, D.S.C.R.
WM. RAE, D.S.C.R.

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tive Court Canada, No. 70; G. W. Crysdale, regular representative Court Silverleaf, No. 46; John Temple, regular representative, Court Oronhyatekha, No. 23.

On motion, the report was adopted.

Bro. Rae, on behalf of Court Ottawa, No. 41, then read the following address of welcome:

To the High Chief Ranger, Officers and Representatives of the High Court of Ontario, Independent Order of Foresters:

BRETHREN,

Privileged to have your body meet in our midst, Court Ottawa desires to extend an earnest and cordial welcome worthy the capital of the Dominion, deserving of the honor conferred on us, the Foresters of this city, and expressive in some small degree of the fraternal relations permeating the membership of our beloved Order. Comparatively our numbers are small, but we venture to hope that the arrangements made for your comfort will meet with your approval, however far short of what we could wish, or they would have been under more favorable circumstances. Through the kindness and courtesy of His Worship the Mayor and corporation, we are enabled to offer you the City Hall as a suitable place in which to meet, and we feel sure you will find it well adapted, as well as convenient for your deliberations. Subject to your approval, we purpose holding a public meeting here this evening, at which His Worship has kindly consented to preside. In this connection we respectfully request you will be pleased to furnish us with a list of speakers for the occasion, and who would lay the beneficent claims of the Order before those present, thus in all probability increasing the membership in this locality, and consequently strengthening the entire jurisdiction. Claiming that Ottawa has attractions peculiarly its own, we take this opportunity of inviting the High Court to meet us in this hall at 2.15 p.m. to-day, to accompany us on a visit to the fine buildings in which the Parliament of our country assembles, and of which Canada may well be proud, thereafter in a drive to Rideau Hall and other places in and around the seat of Government.

Trusting that these feeble efforts will be satisfactory, and assuring you that it will be our endeavor to do all in our power to make you at home during your brief visit—a visit which we hope will be so happily remembered by one and all as to be repeated at no distant date,

We have the honor to remain,

Faithfully yours,

(Signed)

EDWARD BOTTERELL,
P.H.C.R.,

WILLIAM RAE,
Chairman,

JAMES B. HALKETT,
Secretary,

Reception Committee.

The H.C.R. made a verbal reply, after which it was moved by Capt. Allan, and seconded by Bro. Denison, that the address just read be spread upon our minutes, and that the H. Secretary be instructed to return a suitable reply, thanking Court Ottawa, No. 41, for the very kind sentiments contained in the address, and that we accept with thanks their kind invitation to a drive to the various points of interest in and about the city. Carried unanimously.

Moved and seconded, that we accept the invitation of Court Ottawa to attend a public meeting in this hall. Carried.

The High Secretary's report was as follows :

Officers and Representatives of the High Court of Ontario :

BROTHERS,

"Through the blessing of a kind Providence we are again assembled at our annual communication, to recount the results of the past year's labors and efforts, and to adopt plans and schemes for the future prosecution of our work. It is with pleasure I meet you in the capital of our Dominion, and present for your approval my annual report.

I regret very much that I am not able to report as great an increase in our numerical and financial strength as we had hoped for, but although we have not made that rapid progress that we could have desired, I am pleased to be able to state that, notwithstanding the many perplexities and difficulties have met with during the year, we have more than held our own. As we are all aware, the E.C. called for extra assessments at the beginning of the year to cover the deficiency caused by their predecessors having failed to make a sufficient number of assessments to meet the claims as they occurred ; this, together with the unusually high assessments to meet the current claims, caused many of our members to become dissatisfied, and allow themselves to become suspended, thus increasing the burden upon those who stood firmly by the principles of our Order ; but it is gratifying to find that so large a percentage of our membership have remained true to their obligations to the widows and orphans, and have unflinchingly met all the claims made upon them.

Owing to irregularity with many of the subordinate courts, who have sent in their reports, I am unable to give the exact number of members in good standing in our jurisdiction at date, but as near as I can ascertain from the reports received from time to time, our membership at the present on paper is about 1,200. Since our last meeting there have been initiated, including charter members of new courts, 317 ; admitted by card, 9 ; reinstated, 22. Total, 348. Suspended, 149 ; withdrawn, 20 ; expelled, 5 ; died, 4. Total, 178, showing an increase of 170. There have been 24 courts instituted during the year, as follows :

Court Sarnia, No. 55, Sarnia ; Court Lorne, No. 56, London East ; Court Harmony, No. 57, Bothwell ; Court Protection, No. 58, Fingal ; Court Mt.

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Brydges, No. 59, Mt. Brydges ; Court Maple Leaf, No. 60, Glencoe ; Court Woodstock, No. 61, Woodstock ; Court Holy Rood, No. 62, Embro ; Court Brecon, No. 63, Brecon ; Court Ingersoll, No. 64, Ingersoll ; Court Fellowship, No. 65, Thamesville ; Court Florence, No. 66, Florence ; Court Alviston, No. 67, Alviston ; Court Thamesford, No. 68, Thamesford ; Court Provident, No. 69, Middlemiss ; Court Concord, No. 70, Crosley ; Court St. Clair, No. 71, Longwood ; Court Elora, No. 72, Elora ; Court New Hope, No. 73, Hespeler ; Court Southampton, No. 74, Southampton ; Court Ivanhoe, No. 75, Brigden ; Court Sylva, No. 76, Courtwright ; Court Oil City, No. 77, Oil City ; Court St. Lawrence, No. 9, Montreal.

As many of the subordinate courts have been rather dilatory in paying up their indebtedness to this High Court, our financial position is not as favorable as it otherwise would have been. I herewith present a statement of the financial transactions "

The Treasurer's statement showed the receipts to have been \$1,529.91, and the disbursements \$1,472.92, leaving cash in hand \$56.99. Not a large sum truly to begin housekeeping.

The next business in order was the presentation of the reports of the representatives to the Supreme Court, Bros. Dr. Oronhyatekha and E. Botterell, who gave full accounts of the proceedings of the Supreme Court, held in New York, upon which it was

Moved by Bro. Capt. Allan, and seconded by Bro. Halle, that this High Court has listened with deep interest to the report of the representatives to the Supreme Court of the World, at its recent session in New York, and desires to express its warm appreciation of the faithfulness and intelligence which they have displayed in watching over the welfare of the Canadian members of the Order. Carried.

MOVED BY BRO. H. L. BOTTOMS, SECONDED BY BRO. DR. CHURCH, THAT THIS HIGH COURT, HAVING LEARNED FROM ITS REPRESENTATIVES AND FROM THE PRINTED DAILY PROCEEDINGS, THAT THE SUPREME COURT HAS MADE IMPORTANT CHANGES IN THE AUTONOMY OF FORESTRY, PRACTICALLY CREATING A NEW ORDER, AND THAT THE SUPREME COURT, UPON PURELY TECHNICAL GROUNDS, HAS REFUSED TO RECOGNIZE THE JUST CLAIMS OF THE LATE BRO. DR. MCCONKEY, A PROCEEDING WHICH IT HAS REPEATEDLY DECLARED WAS FOREIGN TO ITS PRINCIPLES, AND HAVING LEARNED WITH INDIGNATION THAT DISPENSATIONS HAVE BEEN GRANTED TO COURTS IN THE UNITED STATES TO SIT AND WORK ON SUNDAYS, AND THAT THE OFFICE OF CHAPLAIN HAS BEEN STRICKEN OUT OF THE LIST OF OFFICERS, WE HEREBY DECLARE THAT THE SUPREME COURT HAS THEREBY PROVED ITSELF RECREANT TO THE FUNDAMENTAL PRINCIPLES OF THE INDEPENDENT ORDER OF FORESTERS, AND AS IT THEREFORE NO LONGER REPRESENTS THE ORDER, IT IS HEREBY RESOLVED THAT WE WILL

STAND BY THE OLD FLAG OF INDEPENDENT FORESTRY, AND CARRY OUT IN THEIR ENTIRETY THE PRINCIPLES UPON WHICH RESTS THE FOUNDATION OF THE ORDER.

Moved and seconded, that the resolution now before the High Court be laid on the table, to be taken up at the evening session. Carried.

At the evening session it was moved and seconded, that the resolution of Bro. H. L. Bottoms, which was laid on the table at the close of the morning session, be now taken up. Carried.

The resolution was then read from the chair, and the vote ordered by yeas and nays. Upon the roll being called, the resolution was declared adopted on the following vote, viz: Yeas, 47; nays, 0.

On motion, the High Court resolved itself into a committee of the whole, to arrange a new Endowment Law, P. H. C. R., E. Botterell in the chair.

At 11.30, p.m., the committee rose, reported progress, and asked leave to sit again.

Moved and seconded, that the report be received, and that the committee be permitted to sit again, first order in the morning session to-morrow.

The H. C. then adjourned.

Immediately after the opening of the session next morning the High Court resolved itself again into a committee of the whole, to complete the preparation of a new Endowment Law, P. H. C. R., E. Botterell in the chair.

At 11.30 a.m., the committee rose, and reported, recommending the adoption of the new Endowment Law; this law to take effect from and after the first day of July, 1881.

Moved and seconded, that the report of the committee be received, and the Endowment Law considered *seriatim*. Carried.

Sections 1, 2 and 3 adopted. Sec. 4. Moved and seconded, that a clause be added to this section to provide for a \$500 class. The vote being ordered by yeas and nays, was lost on the following vote: Yeas, 19; nays, 27.

Sec. 5. Moved and seconded, that the clause of this section, after the word "transmit," be so amended as to read—"the advance assessment to the Supreme Treasurer with the next endowment assessment." Carried.

Sections 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19 and 20 adopted.

Sec. 21. Moved and seconded, that a clause be added to this section, providing for the procuring of proper bonds for the H. Treasurer from the Guarantee Association at the expense of the High Court.

The motion was lost. The section was then adopted.

Sections 22 to 47, inclusive, adopted.

Sec. 48. Moved and seconded, that this section be amended by striking out the words "unless committed when insane." Carried. Section as amended adopted.

Moved and seconded, that the code of Endowment Law, as amended, be now adopted. Carried.

[The draft of this law will be found as No. 4, in the Chapter on Endowment Laws.]

High Court then adjourned at 1 o'clock p.m.

At the afternoon session the High Court resolved itself into a committee of the whole, to prepare the constitution and laws of the Supreme Court. Bro. Capt. Allan in the chair.

After consideration, section by section, the committee rose at 5.30 o'clock, and reported, recommending a constitution and laws for the Supreme Court.

Moved by Bro. Bottoms and seconded by Bro. Crysdale, that the report of the committee be received, and that the constitution and laws be referred to the incoming executive, to harmonize with the new endowment law, and to complete and prepare a draft of the same for the information of the members at as early a date as possible. Carried.

And thus was completed the work of reorganizing the Supreme Court.

To the casual reader the above record will doubtless appear smooth and harmonious, because records as a rule show only the actual results. But how nearly the whole work came to being wrecked during the proceedings of the High Court, none but those who were present and remember all the facts know. They can recall how, when an amendment was carried, striking out the \$2,000 and \$3,000 endowments, Bro. Dr. Oronhyatekha, who had presented the endowment law, asked for the manuscript copy, upon which the High Court was then acting, and having got possession of it, put the same in his pocket and informed the High Court that, as far as he was concerned, he did not desire to further press its adoption by the High Court, but begged to withdraw it altogether—and it was not until after the High Court had rescinded its action and permitted the \$2,000 and \$3,000 endowments to stand, that he consented to proceed with the further consideration of the proposed endowment law.

The following is the official record of the closing session :

SECOND DAY—EVENING SESSION.

OTTAWA, 29th June, 1881.

High Court opened at 8 o'clock p. m., Dr. Oronhyatekha, H.C.R., in the chair.

Minutes of the last session read and confirmed.

Moved by Bro. Botterell, and seconded by Bro. Crysdale, that a committee be appointed to prepare a ritual for the High Court, and report at next session. Carried.

The H. C. R. appointed Bros. Botterell, Allan and Cummer on High Court Ritual.

Moved by Bro. Botterell, and seconded by Bro. Parish, that the H. C. R. be added to the ritual committee. Carried.

The committee on appeals reported that the administration during the past year has been of such a satisfactory nature that there were no appeals before the High Court for their consideration.

Report adopted and the committee discharged.

Moved by Bro. Botterell, and seconded by Bro. Parish, that a synopsis of the proceedings of this meeting and the new Endowment Law be prepared at as early a date as possible for distribution among the members of the Order. Carried.

The finance committee reported progress.

The H. Secretary recommended that the following supplies be added to the list of charter supplies, viz.: 1 financial secretary's book, 25 constitutions, 1 journal of proceedings of High Court, 1 H. C. constitution, 50 applications, 25 medical examination blanks, 3 bonds, 50 notices to members, 6 endowment notices, 6 endowment remittances, 10 ode cards, 1 financial secretary's receipt book, 1 treasurer's receipt book, 1 draft book, 12 monthly reports, 4 quarterly reports, 5 withdrawal cards, and 5 travelling cards.

On motion, the recommendation of the H. Secretary was adopted.

Moved by Bro. Dr. Oronhyatekha and seconded by Bro. Bottoms, that the actual travelling expenses of the High Court officers in attendance at this session be allowed as soon as the finances will permit. Carried.

Moved by Bro. Capt. Allan, and seconded by Bro. Crysedale, that this High Court hereby declare its unanimous approval of all action heretofore taken during the present session. Carried.

Moved by Bro. Dr. Oronhyatekha, and seconded by Bro. Halkett, that this High Court do now proceed to the selection of the next place of meeting. Carried.

Hamilton was then unanimously chosen as the place for holding the next annual session of this High Court.

On motion, the High Court then proceeded with the election of officers for the ensuing year.

H. C. R.—Bro. Dr. Oronhyatekha was nominated for re-election, and at the urgent and unanimous request of the High Court he allowed his name to stand, and was declared unanimously re-elected.

The explanation of the above minute is this: Bro. Dr. Oronhyatekha had previously determined to retire from official life in the Order, and give his undivided attention to his profession, which had been greatly neglected while looking after the interests of the Order. And it was not till after his old friend and colleague, Bro. E. Botterell, had represented to him that he could not in honor retire just at this crisis, and appealed to him personally

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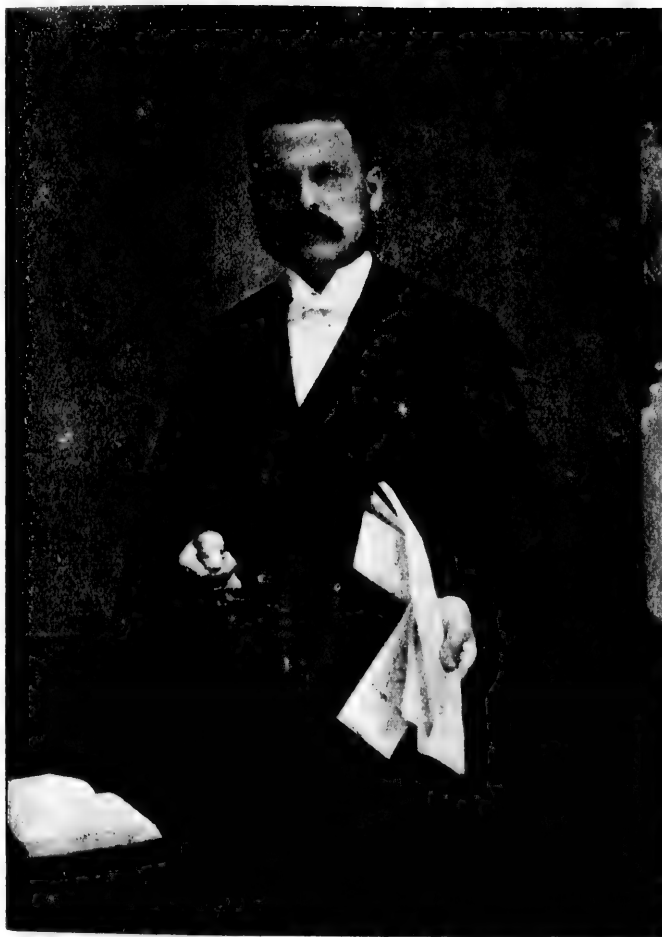
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H. S. CLERKE, M.D., D.S.C.R., Ont

W. H. BROWN, High Counsellor, Me.
E. P. EASTMAN, High Treasurer, N.Y.

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to stand by the Order that he yielded so far as to stipulate that if the High Court unanimously desired him to hold the office of H. C. R. for another year he would consent to allow his name to stand for re-election.

H. V. C. R.—Bro. H. L. Bottoms being the only nominee, he was declared elected by acclamation.

H. S.—There being no other nomination, Bro. E. S. Cummer was declared unanimously re-elected.

H. T.—Bro. E. Towe and R. T. Denison were nominated, and on a ballot being taken, Bro. Towe was declared elected.

Moved by Bro. Botterell, and seconded by Bro. McLaughlan, that whereas Bro. Bottoms, H. V. C. R. elect, is obliged to leave the session on account of pressing business engagements, that we suspend the election of officers in order that the H. V. C. R. elect may be installed before he retires. Carried.

Bro. Bottoms was then duly installed H. V. C. R. for the ensuing year by the H. C. R.

The election of officers was then resumed.

H. S. W.—Bros J. B. Halkett and G. Parish were nominated. Bro. Halkett retired, and Bro. Parish was declared duly elected.

H. J. W.—Bro. R. T. Denison being the only nominee, he was declared duly elected.

H. S. B.—Bro. Dr. Kenwendeshon and J. B. Halkett were nominated. On ballot being taken, Bro. Halkett was declared elected.

H. J. B.—Bro. J. D. Fawcett being the only nominee, he was declared duly elected.

Auditors.—Bro. R. J. Halle and W. J. Element being the only nominees, they were declared duly elected.

The H. C. R. then made the following appointments, which were approved by the H. C.

H. Marshal—Bro. G. W. Crysdale, New Hamburg.

H. Conductor—Bro. W. Rae, Ottawa.

H. Physician—Bro. Dr. Church, Ottawa.

H. Chaplain—Bro. Rev. W. Quance, Elinville.

H. Messenger—Bro. Dr. Kenwendeshon, London.

Moved by Bro. Botterell, and seconded by Bro. Parish, that the H. Sec. convey the thanks of this court to the Mayor and corporation of the city of Ottawa for the free use of this commodious council chamber for our meeting. Carried.

Moved by Brother Element, and seconded by Bro. McLaughlan, that the thanks of this High Court be tendered to Court Ottawa, No. 41, coupled with the names of Bros. Botterell and Rae, for their many acts of kindness and uniform courtesy to the delegates during their stay in the city. Carried unanimously.

Moved by Bro. Cummer, and seconded by Bro. Crysdale, that the thanks are due, and are hereby tendered, to the several railways for reduced fares to the delegates attending this High Court. Carried.

Moved by Bro. Botterell, and seconded by Bro. Crysdale, that the thanks of this High Court be tendered to the scrutineers for their careful scrutiny of the ballots. Carried.

The committee on laws of subordinates reported as follows :

Your committee on laws beg to report that they would recommend that Sec. 2 of Article 6, of the Subordinate Constitution, be amended so as to read after the words "rules of order," "or shall be guilty of improper or dishonorable conduct, drunkenness or immorality, or any infraction of the laws of the land, shall be fined, reprimanded, suspended, or expelled as the by-laws may direct, or the court determine." They would also recommend the adoption of the resolution of Bro. McLaughlan, to amend Sec. 2 of Article 13 of Subordinate by-laws, by inserting after the word "Court" the words "except those admitted by card, who shall be entitled to benefits from the date of admission," and to amend Sec. 2 of Article 21, by adding the words "and he shall no longer be entitled to sick benefits from such court."

All of which is submitted in L., B. and C.,

W. J. ELEMENT,

W. RAE.

On motion, the report was adopted.

The Auditors presented their report, which, on motion, was adopted as follows :

Your Auditors would beg leave to report that they have examined the books of the High Secretary and find them correct in every respect ; but the books and vouchers in the hands of the Treasurer have not been forthcoming, but a statement of the Treasurer's account has been placed in their hands. They find, as per statement No. 1, that the amount received during the term of nine months up to June 28th, amounts to \$1,529.91 ; amount paid out \$1,472.92, leaving a balance in Secretary's hands of \$56.99. The amount passed through the Treasurer's hands during the same term, as per Treasurer's report, is as follows : Amount received, \$446.62 ; amount paid out, \$442.74, leaving a balance on hand of \$3.88. The assets and liabilities of this High Body are as follows, as per statement No. 2 :

Supplies on hand as per statement No. 4.....	\$2,439 72
Amount due by courts as per Secretary's books.....	675 64
Amount due from deputies	76 24
Secretary's office furniture.....	20 00
Cash in Secretary's hands	56 99
" Treasurer's hands	3 88
Total assets.....	3,272 47
Liabilities as per list 15	1,521 86
Total assets over liabilities.....	\$1,750 61

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Your Auditors would recommend that in future all moneys be paid out by the Treasurer, and that the Secretary's arrears of salary be paid off forthwith; and that he receive for the coming year the sum of two hundred dollars as usual, as the salary for High Secretary.

Your committee would suggest that the H.S.C. make arrangements for the immediate settlement of the outstanding liabilities.

In reference to the publication of the *Independent Forester*, we find that the total cost of printing the same is \$323.24; total cash paid by editor, \$249.75; balance due, \$73.49. The amount received for subscription is \$151.75, leaving a balance due the editor on this account of \$98.00. Your committee would suggest that some arrangement be made by which the subscription price could be reduced to such courts as desire to subscribe for its numbers as a body.

In conclusion, your Auditors would say that the charter fees of Courts Elora, New Hope, Southampton, Ivanhoe, Sylva, and Oil City are not included in this report.

Yours, in L., B., C.,

ROBERT J. HALLE,
EDWARD TOWE,

Auditors.

On motion, the report of the Auditors was adopted.

Moved by Bro. Botterell, and seconded by Bro. Halkett, that the amount due the High Secretary for salary for the past year be the first claim on revenue. Carried.

Moved by Bro. Botterell, and seconded by Bro. Halkett, that, in view of the valuable services rendered to the Order by Dr. Oronhyatekha, H. C. R., a special dispensation issue to receive into the Order as an honorary member his son Acland, a minor. Carried by a unanimous standing vote.

The H. C. R., in a few appropriate remarks, thanked the members of the High Court for the unanimous resolution just passed.

Moved by Bro. Captain Allan, and seconded by Bro. Crysdale, that the Executive Council be authorized to open communication with the High Court of Quebec, and the High Court of the Canadian Order of Foresters, with the view to such co-operative action as may be necessary in view of the contemplated abrogation by the Supreme Court of its functions as controlling authority of the Independent Order of Foresters. Carried.

On motion, the officers were then installed by the H. C. R., excepting the H. C. R., who was installed by P. H. C. R. Bro. Botterell.

Moved by Bro. E. Botterell, P. H. C. R., and seconded by Bro. J. B. Halkett, H. S. B., that this High Body learned with unfeigned sorrow of the sad blow fallen on our esteemed and respected H. C. R., by the untimely death of his beloved son, by drowning in the London disaster; and we respectfully beg to tender to him and his family our sincere and heartfelt sympathy. Carried. [This was ordered to take precedence of all prior resolutions.]

On motion, the H. Sec. was instructed to convey the sympathies of this H. C. to the relatives of our deceased Bros. Glass and Smith, and all our brothers who were bereaved by the London disaster. Carried.

LIST OF OFFICERS FOR THE ENSUING YEAR.

P. H. C. R.—Bro. E. Botterell, Ottawa.
 H. C. R.—Bro. Dr. Oronhyatekha, London.
 H. V. C. R.—Bro. H. L. Bottoms, Belleville.
 H. Sec.—Bro. E. S. Cummer, Hamilton.
 H. Treas.—Bro. E. Towe, London.
 H. S. W.—Bro. G. Parish, London.
 H. J. W.—Bro. H. T. Denison, New Hamburg.
 H. S. B.—Bro. J. B. Halkett, Ottawa.
 H. J. B.—Bro. J. D. Fawcett, Drayton.
 H. Marshal—Bro. G. W. Crysdale, New Hamburg.
 H. Con.—Bro. W. Rae, Ottawa.
 H. Phys.—Bro. Dr. Church, Ottawa.
 H. Chap.—Bro. Rev. W. Quance, Elimville.
 H. Mess.—Bro. Dr. Kenwendeshon, London.
 Auditors—Bro. R. J. Halle, Chatham ; Bro. W. J. Element, London.

It was resolved that until the permanent re-organization of the Supreme Court the executive of the High Court be the provisional officers of the Supreme Court for Canada, and that they have full charge of all matters relating to endowments.

Moved by Bro. Botterell, and seconded by Bro. Allan, that the hearty thanks of this High Court be tendered to Bro. Halkett for his services as correspondent for the press and assistant H. Sec. Carried unanimously by a standing vote.

The High Court was then closed in due form at 12.30 o'clock a. m., on the 30th of June, to meet again in annual communication in the city of Hamilton, on the last Tuesday in June, 1882.

Immediately after the adjournment of the High Court steps were taken to complete the reorganization of the Supreme Court by securing for it a legal status. The only law then in existence in Canada relating to fraternal beneficiary societies was that found in Chapter 167, Revised Statutes of Ontario, known as the "Benevolent Societies Act," under which the Supreme Court was accordingly incorporated on the 23rd July, 1881, as in the following:—

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PROVINCIAL INCORPORATION.

DECLARATION

OF INCORPORATION OF THE SUPREME COURT OF THE INDEPENDENT
ORDER OF FORESTERS.

We, the undersigned, do hereby declare that we are desirous of establishing and incorporating an Order in the Province of Ontario under the Provisions of the Revised Statutes of Ontario, Chapter *One hundred and Sixty-seven*, under the name of "The Supreme Court of the Independent Order of Foresters."

The purposes of the said Order are : (1) To provide by monthly and special assessments, as provided by the Laws of the said Order, Benefit Funds to be paid to the widows and orphans or heirs of deceased members, or to the members of the Order on attaining the age of seventy years, and to be paid to sick members during a portion of their illness, and also to be paid to the families of deceased members to pay funeral expenses. (2) And for the mutual assistance, enjoyment, entertainment and improvement of the members, socially and morally, by the practice of provident and benevolent usages, and by advancing and spreading the Order and increasing the membership thereof.

The names of those who are to be the first Trustees and Managing Officers are :

EDWARD BOTTERELL, Past Supreme Chief Ranger, Ottawa.

ORONHYATEKHA, M. D., Supreme Chief Ranger, London.

H. L. BOTTOMS, Supreme Vice-Chief Ranger, Belleville.

E. S. CUMMER, Supreme Secretary, Hamilton.

T. G. DAVEY, Supreme Treasurer, London.

C. S. ELLIOTT, Supreme Counsellor, London.

THOS. MILLMAN, M.D., Supreme Physician, London Township.

Who shall hold office until the election of their successors at the annual meeting, which shall be held in the City of Hamilton, on the last Tuesday in June, A.D. 1882. And the annual meeting thereafter shall be held at such time as shall be fixed by the Constitution and Laws of the Order, and shall be held in the City of London, or in such other places in the Dominion of Canada, as the elective Officers, Past Executive Officers and Representatives, at the previous annual meeting, shall determine by majority vote. Each elective Officer, Past Executive Officer and Representative, shall have one vote, and the majority of votes cast shall decide all questions, unless

otherwise provided for in the Constitution and Laws of the Order. All votes shall be cast personally. All Officers and Representatives shall be eligible for re-election or election to any of the offices.

Signed in duplicate this 18th day of July, A.D. One Thousand Eight Hundred and Eighty-one.

EDWARD BOTTERELL, Past Supreme Chief Ranger.

ORONHYATEKHA, M.D., Supreme Chief Ranger.

H. L. BOTTOMS, Supreme Vice-Chief Ranger.

E. S. CUMMER, Supreme Secretary.

T. G. DAVEY, Supreme Treasurer.

C. S. ELLIOTT, Supreme Counsellor.

T. MILLMAN, M.D., Supreme Physician.

I hereby certify that the within declaration is in conformity with Chapter *One Hundred and Sixty-seven* of the Revised Statutes of Ontario, entitled "An Act respecting Benevolent, Provident and other Societies"

Dated this 21st day of July, A.D. 1881.

WILLIAM ELLIOT,

Judge, County Middlesex.

I hereby certify that a duplicate of the within was duly filed in the office of the Provincial Registrar of the Province of Ontario, on the 23rd day of July, A.D. 1881.

JOHN F. C. USSHER,

Deputy Provincial Registrar.

Provincial Registrar's Office,
Toronto, 23rd July, 1881.

FIRST ANNUAL COMMUNICATION OF THE RE-ORGANIZED SUPREME COURT.

The first annual communication of the reorganized Supreme Court was held in the city of Hamilton, beginning on the 3rd August, 1882. As the adjournment at Ottawa had been made for the last Tuesday in June, 1882, and as the incorporation papers of the Supreme Court required that the annual meeting should be held in Hamilton, Ont., on the last Tuesday in June, 1882, but for good and sufficient reasons, it was deemed best not to call the Supreme Court together till August, a few of the officers met in Hamilton in June, and adjourned the meeting till August, hence the records state the session to be an adjourned meeting of the Supreme Court. No formal report was presented by the



ATWELL FLEMING,
HIGH TREASURER, ONTARIO.



K. V. HAYMAKER, P. H. C. R., Ohio.
MILTON GARGES, High Secretary, Minn.

H. O. SONNTAG, D. S. C. R.
J. CHAMBERS, High Secretary, Mich.

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S.C.R. as such, nor by any of the other officers. Practically the whole of the work of the Order during the year was done by the High Court of Ontario and its officers. The following is the record of the session :

The adjourned meeting of the Supreme Court was opened in due form at 11.30 a.m., Dr. Oronhyatekha, S.C.R., in the chair.

The S.C.R. informed the S.C. that he had made the following *pro tem* appointments, viz. :

S. V. C. R., Bro. J. B. Halkett.
 S. S. W., Bro. Jas. Crawford.
 S. J. W., Bro. M. J. Cody.
 S. S. B., Bro. D. H. Williamson.
 S. Assistant-Secretary, Bro. H. F. Switzer.
 S. J. B., Bro. W. Grant.
 S. Marshal, Bro. I. Nixon.
 S. Counsellor, Bro. W. Elkins.
 S. Chaplain, Bro. Rev. M. H. Bartram.
 S. Messenger, Bro. T. D. Shenick.

Appointments approved by the Supreme Court.

On motion, the Supreme Court was reduced to the Subordinate Degree, and all members in good standing in the Order admitted as visitors.

The S.C.R. appointed Bros. E. S. Cummer, John A. McGillivray, and I. Nixon, as a Committee on Credentials.

The Committee on Credentials reported the following representatives entitled to seats in the Supreme Court, viz. : Bros. J. B. Halkett, Rev. W. Walsh, R. J. Halle, J. Cooper, Geo. Cooper, John A. McGillivray, J. W. Drake, Geo. Parish, T. G. Davey, R. A. Ross, M. D., T. D. Shenick, H. F. Switzer.

On motion, report was adopted.

The election of officers was then proceeded with, Bros. Crawford, McGillivray and Halle being appointed tellers.

S. C. R., Dr. Oronhyatekha, re-elected by acclamation.
 S. V. C. R., J. B. Halkett, elected by acclamation.
 S. Secretary, E. S. Cummer, re-elected by acclamation.
 S. Treasurer, T. G. Davey, elected by acclamation.
 S. Counsellor, John A. McGillivray, elected by acclamation.
 S. Physician, Thos. Millman, M. D., re-elected by acclamation.
 Auditors, R. J. Halle and T. D. Shenick.

Medical Board, Dr. Oronhyatekha, chairman ; Dr. T. Millman, Secretary, and Dr. J. G. Baird.

The Supreme Court then adjourned till 2.30 p.m.

THURSDAY—AFTERNOON SESSION.

Supreme Court opened in due form at 2.30 p.m., Dr. Oronhiyatekha, S.C.R., in the chair.

Minutes of morning session read and approved.

The S. C. R. called the attention of the S. Court to the case of our late Bro. R. Spencer, of Court Elizabeth, No. 1, New Jersey.

On motion, this matter was referred to a special committee, consisting of Bros. McGillivray, Botterell, and Bartram.

Bro. W. Elkins, of Court Lisgar, No. 97, asked the S. Court the reason his application for sick benefits had not been paid. The S. C. R. explained that the claim was not paid owing to defective papers.

Moved by Bro. McGillivray, and seconded by Bro. Drake, that the application of Bro. Elkins, for sick benefits, be left in the hands of the E. C. for settlement. Carried.

The S. Secretary read a communication from Court Mississippi, No. 78, asking the S. C. to invest the endowment due the infant daughter of our late Bro. Chatterton, as the widow was unable to procure the necessary security for letters of guardianship. It was also explained that the widow desired the Supreme Court to invest the endowment so that the interest thereon could be paid for the benefit of the orphan.

Moved by Bro. Drake, seconded by Bro. Nixon, that, in accordance with the repeated petitions of the widow of our late Bro. Chatterton, the Executive Council be authorized to invest the endowment of our late Bro., the interest thereon to be paid to the Supreme Court until the child becomes of age, or proper security is obtained to justify the sooner payment thereof, and that the investment be in the shape of a loan to the High Court of Ontario, in accordance with the resolution passed by that body, to be applied in liquidation of the debts of the High Court, and that such loan bear interest at the rate of six per cent. Carried.

The S. Secretary read a communication from Sheriff McConkey, of Barrie, father of the late Dr. McConkey, asking the reason his son's endowment had not been settled.

Moved by Bro. Rev. M. H. Bartram, and seconded by Bro. J. A. McGillivray, that the S. Secretary be directed to acknowledge the receipt of Sheriff McConkey's communication, and to refer him to the Supreme Court of the United States for settlement of the claim, and to give him the address of the S. Officers of the S. Court of the U. S. Carried.

The S. Secretary then presented the following among other recommendations from the H. Court of Ontario: * * *

3rd. Recommended, That the Supreme Court appoint a deputation to meet a similar deputation from the C. O. F., with a view to bring about an amalgamation of the two Orders.

Moved by Bro. McGillivray and seconded by Bro. Parish, that the Execu-

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H. C. R.:

tive be instructed to carry out the recommendation of the Committee on Amalgamation. Carried.

Moved by Bro. E. Botterell and seconded by Bro. J. A. McGillivray, that the E. C. be instructed to codify the laws in the next issue of the Constitution, and to incorporate all amendments adopted at this Session, as well as any amendments that they may deem best to perfect the Constitution and Laws of the Order. Carried.

The Supreme Officers were duly installed by P. S. C. R., Bro. E. Botterell. The Special Committee, to whom was referred the case of our late Bro. R. Spencer, of Court Elizabeth, No. 1, of New Jersey, reported recommending the adoption of the following resolution :

Moved by Bro. Botterell and seconded by Bro. McGillivray, that the E. C. be requested to embody in their circular a recommendation to subordinate courts to assist the widow by voluntary contributions.

On motion, the resolution was adopted.

Moved by Bro. McGillivray and seconded by Bro. Nixon, that the minutes be now read, and the Supreme Court adjourn to meet in the city of Toronto, commencing the first Thursday in August, 1883. Carried.

As the High Court of Ontario acted as the Supreme Court, it will not be out of place to give the substance of the minutes of its Hamilton session in this connection. They are as follows :

TUESDAY, AUGUST 1st, 1882.

MORNING SESSION.

The High Court of Ontario assembled in annual session in the Foresters' Hall, in the city of Hamilton, August 1st, 1882, at 10.30 a.m.

The High Court was opened in due form by Dr. Oronhyatekha, H. C. R.

The roll of officers being called, the following were reported present :

Bro. E. Botterell, P. H. C. R.
Bro. Oronhyatekha, M. D., H. C. R.
Bro. E. S. Cummer, H. Secretary.
Bro. E. Towe, H. Treasurer.
Bro. Geo. Parish, H. S. W.
Bro. J. B. Halkett, H. S. B.
Bro. J. D. Fawcett, H. J. B.

The H. C. R. made the following *pro tem.* appointments: Bro. T. G. Davey, H. V. C. R.; Bro. M. Searrow, H. J. W.; Bro. Rev. W. Walsh, H. Chap.; Bro. J. Crawford, H. Marshal; Bro. G. Cooper, H. Con.; Bro. E. Murney, H. Mess.; Bro. H. F. Switzer, H. Assistant Secretary.

The following extracts are taken from the annual report of the H. C. R.:

To the Officers and Members of the High Court of Ontario.

BRETHREN,

It becomes my duty to again submit a report of the transactions of the past year—a year fraught with much interest to members of the Order in the Dominion. First, however, let me invite you one and all to unite with me in returning humble thanks to the Supreme Ruler of the Universe for the manifold blessings He has vouchsafed to us, and for the great measure of prosperity He has accorded to our labors in our noble Order.

Immediately after the adjournment of the High Court at Ottawa last year, the Executive put through the press the Endowment Law which was adopted at our last session, as the law of the Independent Order of Foresters. The Executive had hoped, from motives of economy, to be able to use the old Constitution in conjunction with the new Endowment Law, but a couple of months' experience convinced the Executive of the utter impossibility of governing the Order with a code of laws that was not harmonious as a whole. Accordingly, at an Executive meeting, held in Toronto early in September, it was determined to immediately print the Constitution of the Supreme Court of Canada, which, when issued, would at once become the law of the Order. Although we had some four thousand copies of the old Constitution on hand, and which became dead stock, I am satisfied that the course taken by the Executive was a wise one, and further, that the Constitution and Laws of the Supreme Court are, in the main, more perfect, and better adapted for the purposes for which they had been framed, than that of any other organization of the kind in the land; that the system of endowments adopted by you at Ottawa, and which became the law of the Supreme Court when that body was incorporated on the 21st day of July, 1881, is among the best, if not the best extant, is evidenced by our own past experience of its excellent provisions, as well as by the fact that several societies have, since then, adopted laws which were practically identical with our own. * * *

COURT ELIZABETH, NO. 1.

During the year Court Elizabeth, No. 2, of Elizabeth, New Jersey, joined its fortunes with ours. A charter was issued to them as Court Elizabeth, No. 1, and under the able leadership of Bro. Rev. Thos. Heywood, I had hoped we would ere this have had other courts established in New Jersey. You are aware that the Independent Order of Foresters was founded in Newark, New Jersey, and if I am correctly informed no death has ever taken place there in the Order, so that the past is a guarantee that the climate is healthy, and the people from whom the membership is selected are of the right stamp. * * *

I had expected Bro. Heywood, the H. C. R. of N. Jersey, and D. S. C. R. for the United States, to have been with us at this session, but the subjoined letter intimates that the court is so well content with our management that the members are willing to leave matters entirely in our hands.

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" ELIZABETH, N. J., July 19th, 1882.

Oromhyatekha, S. C. R.

DEAR SIR AND BRO.,

Our Court Deputy has received two blank certificates for representatives to H. C. of Ontario, Aug. 1st. We do not feel able to bear the expense of one representative, much less two, so shall have to forego the pleasure of being represented, and much as I would like to meet the brethren, so as to know and be known by them, that is out of the question now, for the reason already stated. We have no "GRIEVANCES" to remedy, and are enjoying PEACE AND PROSPERITY such as was unknown to us until we affiliated with you. The brethren of Court Elizabeth, No. 1, are not cantankerous, either by nature, or disposition, and had we been treated by the American Order as we have been by the Canadians, we should have been perfectly happy and contented. We know, however, what is our true position, and respect our rights and liberties too much to allow anyone to deprive us of the former and trample upon the latter, therefore though we are a very peaceable body of men, we can be roused and goaded by injustice into defending the right, (*very quickly*). We wish you a prosperous and profitable meeting, and remain,

Yours in L., B. & C.,

THOS. HEYWOOD,

D. S. C. R.

DECISIONS.

Owing to the clear and express language of the Constitution and Laws, I have been called upon to give but one decision upon any point about which there could be any doubt.

Q.—The Constitution and Laws required Bro. A. to pay 72 cents as his rate of assessment. Bro. A., however, would not pay more than 71 cents. His court sent to the Supreme Court 72 cents. What was the status in the Order of Bro. A.?

A.—The language of the Constitution is clear and unmistakable upon the point, to wit:

237. At or before the close of every month, each member of this court shall pay into the hands of the Financial Secretary, to be placed to the credit of his endowment account for the next ensuing monthly assessment, a sum sufficient to leave a balance at the beginning of the next ensuing month of that account in his favor of at least one assessment for every thousand dollars endowment held by him.

And as the framer of the clause, I knew it was intended to remedy a crying evil, which existed under the old laws, viz., of courts remitting endowments for brothers who had not paid, and which practice in many instances reduced the courts to bankruptcy. The laws were intended to compel each member to pay from month to month the whole cost of his endowment and not a part of it, and to pay it in *advance*, and that whenever a member failed to have in

the hands of the Financial Secretary, at the *beginning of any month, the amount of one assessment*, he stood suspended.

The action of the court in having sent the full amount each month did not affect the status of the delinquent member, any more than it would have affected the status of a member who had paid to his court the full amount of his assessments, but whose court had failed to forward the whole of such payments to the Supreme Court. There is no principle in our laws which would authorize the court officers to take the money of Bros. B. and C. to make up the short comings of A.

I, therefore, decided that whenever a brother fails to put into the hands of the Financial Secretary of his court, by the first day of each and every month, the amount of *one assessment*, according to his rating, that he stands suspended, as provided by the Constitution. * * *

CONCLUSION.

In conclusion I would strongly urge upon you to devise means by which the campaign during the coming year may be pushed with the utmost vigor. Our Order is now established on a firm and lasting basis. Our benefits are greater than those of kindred Orders, and there is now no reason why we should not charge as much for the privileges of a Court as sister organizations. I would therefore recommend that the Charter fee be raised to \$100, to be paid for by the Charter members. This will place the Executive in a position to secure efficient organizing officers to put into the field at once. * * *

You are aware that it was my intention to have resigned from office last year, and that I yielded only at the unanimous request of the High Court to serve another year. The critical state in which the Order then stood, and the all important and radical changes which were then made, demanded that every member should stand to his post. Now, however, we have an Order unsurpassed in its benefits, unequalled in its system, and with a contented and growing membership, confident of unlimited success. The time seems opportune for me to make way for some other of the many Brothers we have in our ranks who are in every way fitted to fill the high and honorable station of Chief Executive of our noble Order. * * *

Submitted in L., B. & C.,

ORONHYATEKHA,

HAMILTON, Aug. 1st, 1882.

H. C. R.

As at Ottawa, at the last session of the High Court, so now it was the firm purpose of Bro. Dr. Oronhyatekha to retire from office altogether. But when he reached Hamilton, he found that there had been formed a conspiracy to depose him from office *volens volens*, because it was alleged, among other things, that the fact of his being an Indian, and occupying the position of Chief Executive, hindered the progress of the Order. The opposition



PETER STRATHEARN,
 PAST HIGH CHIEF RANGER, QUEBEC.



DANIEL ROSE, D.S.C.R., Past Supt. Juvenile Courts.

FRANK SMITH, High Treasurer, Quebec.

J. McCONNELL, M.B., P.H.P., Ont., Supreme Secy.

FRANK DULLAM, High Treasurer, Michigan.

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could not have done anything better calculated to arouse all the energies and resources of the H.C.R. to defeat their purposes than the attempt to cast a slur on his nationality. On learning that the Supreme Treasurer was in league with the opposition, he not only immediately informed his friends that he intended to be a candidate for re-election as S.C.R., but brought out the present Supreme Treasurer as a candidate for that office. His friends, led by such old and tried comrades as E. Botterell, J. B. Halkett, Rev. W. Walsh, R. J. Halle, H. F. Switzer, George Parish, J. Finagin, and others, loyally responded to his appeal for help, and rallied around him enthusiastically, and so discomfited the opponents in the High Court of Ontario, which immediately preceded the Supreme Court sessions, that he was again re-elected by acclamation.

The Supreme and High Secretary gave the following statistics in his report:

At the date of our High Court meeting last year in Ottawa, there were 56 courts on our rolls, with an estimated membership of 1,100 to 1,200. Of course, owing to the extreme irregularity of the returns, we could only give at that time an approximate estimate of the strength of each court. Some of these courts were dormant, owing to dissatisfaction with the American management, but we had every reason to suppose, on separating from the Americans, they would at once reinstate themselves and go to work.

Instead of this, however, only 15 courts reported in July, 1881, with only 369 members; 53 courts reported in June, 1882, giving a membership of 1,080, showing an increase of 711 since the July report of last year.

This year, ever since our new Constitution came into force, we have known our exact strength from month to month, so that the above figures of 1,080 are authentic figures as to our strength for June, 1882. * * *

The \$200 voted by the High Court in 1879 is not included, having been donated back to the High Court by the H.C.R., Bro. Dr. Oronhyatekha.

\$595.96 (the greater part of which was due our High Chief Ranger) of the above liabilities were due, and should have appeared last year, but as they were not on the books when they came into my hands, and had not been reported to me up to the time of making my last annual report, I could not include them in that report.

The amount of \$236.40, included in assets and marked "old stock and un saleable," consists of old constitutions, forms and regalias now out of date, and therefore are unproductive assets to the Order, and I would recommend that they be written off the books.

Submitted in L., B. and C.,

E. S. CUMMER,

H. Secretary.

The following extracts are taken from the report of the Supreme and High Treasurer, E. Towe :

I beg herewith to submit my final annual report as Supreme and High Treasurer. When I accepted the office I knew something of the condition of the treasury, and the subsequent difficulties and responsibilities connected with the position. We started out in our new relations with a reduced membership and a large debt to shoulder. But more than this was the fact that the confidence of the membership of the I.O.F. was shaken almost to a fatal degree, so that it was not without serious misgivings that I undertook the responsibilities, as one of the Executive, to pull the Order through, for which every member of the Executive has done his best to ensure the prosperity and success. * * *

TO THE LARGE EXPERIENCE OF OUR CHIEF, TAKEN IN CONNECTION WITH HIS CEASELESS VIGILANCE, MAY BE ATTRIBUTED, IN A MEASURE, OUR PRESENT GRATIFYING SUCCESS. From first to last the relations between the members of the Executive have been those of mutual confidence and cordial co-operation in our work.

The following extracts from the minutes will indicate the business of general interest transacted by the Supreme Court :

Bro. McLaughlin, of Court Dufferin, No. 7, brought before the High Court the case of a member who was initiated on the 28th of February, and was charged an assessment for that month, which he claimed was an exorbitant charge.

Moved and seconded, that this High Court recommend the Supreme Court to so amend the Endowment Law that all members initiated during the last seven days of any month, shall not be required to pay an assessment for that month, and in the case of the brother mentioned by Bro. McLaughlin, the amount of \$1.85 already paid be refunded by the Supreme Court. Motion lost.

The Committee on New Business presented their first report.

Your Committee on New Business beg leave to report as follows : That in sympathy with the concluding clause of the High Chief Ranger's address, we would recommend the charter fee for subordinate courts be raised, and that it be fixed at \$100, to be paid by charter members, and would ask the indulgence of the High Court for not reporting at this time on any other question properly coming under the head of new business, and respectfully ask leave to bring in a supplementary report.

Submitted in L., B. and C.,

JOHN A. MCGILLIVRAY,
J. W. DRAKE,
D. H. WILLIAMSON,

Committee.

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Moved and seconded, that the report of the Committee on New Business be adopted.

Moved and seconded, in amendment, that the report be referred back to the committee with instructions to substitute the sum of \$80 for \$100 as charter fee for subordinate courts.

Moved and seconded, in amendment to the amendment, that the sum of \$50 be substituted for \$80. Lost.

The amendment was then carried, report as amended was then adopted.

On motion, it was resolved that the sum of \$60 be paid to any member of the Order who may institute a new court.

The following is an extract from the Auditors' report which was adopted :

High Chief Ranger, Officers and Representatives:

We, your Auditors, have carefully examined the books, vouchers and other papers appertaining to the offices of High Secretary and High Treasurer, and have to report for your information, that we find everything done systematically, the books well and neatly kept, that they agree one with the other with the exception of the total sum of \$70.17, which the High Secretary's books show has been received over and above that shown by the books of the High Treasurer. Of this sum it has been pointed out to us that \$10.17 was remitted the High Secretary by Court Chaudiere and forwarded by him to the High Treasurer, who has duly credited it in Endowment Fund Account. The remaining \$60 was paid to the High Treasurer by the High Secretary on the 1st of June, the latter officer holding the former's receipt therefor, thus showing that the cash balance in the bank on the 1st of July should have been \$110.64 instead of \$50.64, as reported by the High Treasurer.

The salary of the S. and H. Secretary was fixed at \$720, and that of the Treasurer at \$200.

Moved by Bro. McElheran and seconded by Bro. Switzer, that a special committee be appointed to consider the terms on which Maccabees, C. O. F. and other Orders may be admitted into our Order, and report to this High Court. Carried.

The special committee on admission of other Orders presented their report :

To the High Court of Ontario I. O. F.:

Your committee, who were appointed to report on what terms the C. O. F. and other Orders would be received into membership, beg leave to report as follows :

1st. Your committee beg leave to report that in our opinion a deputation should be appointed from the Supreme Court at its coming session to meet a similar deputation for C. O. F., if possible to bring about an amalgamation.

2nd. That Maccabees be accepted on passing our medical examination, and on payment of the examination and endowment fees, and that where supplies are required to start with, such supplies be furnished at cost.

All of which is respectfully submitted.

Signed on behalf of the committee,

EDWARD TOWE, *Secretary*.

On motion, it was resolved that the election of officers be now proceeded with.

The H. C. R. appointed Bros. Botterell, Crawford and McGillivray, Scrutineers.

Nominations were then made for H. C. R., as follows : Bros. R. M. McElheran, Dr. Oronhyatekha, John A. McGillivray, and E. Botterell.

Bro. Dr. Oronhyatekha declined in favor of Bro. John A. McGillivray, and E. Botterell also declined.

The ballot was taken and the scrutineers reported the following result : Bro. John A. McGillivray, 63 ; Bro. McElheran, 16.

Bro. John A. McGillivray was declared duly elected H. C. R.

Nominations were then made for H. V. C. R., as follows : Bros. J. B. Halkett, R. M. McElheran, and F. McCusker.

Bros. McElheran and McCusker declined ; there being but one nomination Bro. J. B. Halkett was declared elected by acclamation.

For High Secretary, Bro. E. S. Cummer being the only nomination made, he was declared re-elected by acclamation.

Nominations were then made for H. Treas., as follows : Bros. E. Towe and T. G. Davey.

The ballot being taken, the scrutineers reported the following result :

Bro. Towe, 48 ; Bro. Davey, 31.

Bro. Towe was therefore declared elected.

The above, with the P. H. C. R., comprised the High Standing Committee.

Nominations were then made for Representatives to the Supreme Court, as follows :

Bros. E. Towe, J. B. Halkett, John A. McGillivray, Rev. W. Walsh, J. W. Drake, T. G. Davey, R. J. Halle, Geo. Parish, Dr. Ross, E. S. Cummer, John Cooper, Geo. Cooper, M. Searrow, E. Botterell, J. J. Reed, J. McCusker, J. Shaw, J. D. Shenick, Rev. M. H. Bartram, H. F. Switzer, and James Crawford.

Bros. Towe, Cummer and Botterell declined, as they were members of the Supreme Court by virtue of office.

On motion, it was resolved that the twelve having the twelve highest number of votes be declared elected representatives to the Supreme Court.

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The ballot being taken, the following were declared elected representatives to the supreme Court, having received a majority of the votes cast, viz. :

Bros. Dr. Ross, 76; T. D. Shenick, 71; J. B. Halkett, 69; John A. McGillivray, 60; Rev. W. Walsh, 64; H. F. Switzer, 65; J. Cooper, 57; G. Cooper, 54; T. G. Davey, 59; R. J. Halle, 56; George Parish, 55; and J. W. Drake, 56.

On motion, it was resolved that the installation of officers be the first order of business at the evening session.

Toronto was unanimously chosen as the place for holding the next annual session of this High Court.

The High Court then took a recess.

At the evening session, on the reading of the minutes, Bro. E. Botterell, Chairman of the Scrutineers, reported to the High Court that a mistake had been made by the scrutineers in reporting the result of the ballot on the election of H. Treasurer. The names had been entered erroneously over the respective figures, and the numbers should have been just reversed. The correct result of the ballot was Davey, 48; and Towe, 31. The scrutineers were ordered to make a careful recount of the ballots, and report result.

The scrutineers having carefully recounted the ballots in the election of H. Treasurer, reported the result of the ballot as follows: Bro. Davey, 48; Bro. Towe, 31; result endorsed by all the scrutineers.

Bro. Davey was therefore declared duly elected High Treasurer for the ensuing year.

As soon as the announcement of the election of Bro. Davey was made, Bro. Towe rose in his place in the High Court and preferred certain grave charges against the S. C. R., who was presiding at the time as H.C.R. of Ontario. Bro. Dr. Oronhyatekha immediately vacated the chair, and called Bro. Botterell, P.H.C. R., to preside, and demanded a committee of investigation to be forthwith appointed on the charges just made.

P. H. C. R., E. Botterell, who had taken the chair, appointed Bros. Rev. W. Walsh, Dr. R. A. Ross, H. F. Switzer, J. W. Drake and John A. McGillivray as such committee, after which the officers were installed and the High Court adjourned till the following day in order to receive the report of the committee on investigation.

The committee immediately began their work, and their examination of witnesses was not finished till about four o'clock in the morning, after which they drafted their report.

The next morning they intimated to the S. C. R. that their report would be one of complete exoneration of himself, and asked him, for the sake of the Order, to consent to let the matter drop. He replied promptly that nothing of the kind could be done by him, unless Towe publicly retracted his unfounded charges and duly apologised for making the same. Accordingly, on the opening of the High Court, E. Towe retracted the charges he had made, whereupon the S. C. R. expressed his willingness to let the matter drop then and there, and the two shook hands, in token that the matter was buried. The High Court then resumed business, as follows :

It was moved by Bro. Dr. Oronhyatekha, and seconded by Bro. E. Botterell, that the Executive be authorized to arrange with the Supreme Court for an advance of \$1,000, and that this advance be a first lien upon all funds and property of this High Court, and interest at the rate of 6 per cent. be allowed on such advance, and if the advance be secured it be applied in liquidation of the debts of the High Court. Carried unanimously.

Moved by Bro. Dr. Oronhyatekha, and seconded by Bro. J. W. Drake, that this High Court accept a charter from the Supreme Court of the Independent Order of Foresters of Canada. Carried unanimously.

Moved by Bro. J. W. Drake, and seconded by Bro. Geo. Parish, that a grant of \$200 be paid to Bro. Dr. Oronhyatekha, P. H. C. R., in appreciation of his valuable services to the Order for the past year. Carried.

The P. H. C. R., in replying to the vote placing the sum of \$200 subject to his order for past services, thanked the H. C. for their recognition of his services, but declined in the present state of the finances of the H. C. to accept their generous donation, but allowed it to remain in the treasury till the H. C. was out of debt.

The High Court then adjourned to meet again next year in Toronto.

As the special session of the High Court of Ontario, which convened in London on the 8th of November, 1882, may fairly be regarded as an *addendum* to its regular session held at Hamilton, the preceding August, and is intimately connected with the Supreme Court history, the proceedings thereof may fairly be given here. The following extracts are from the minutes of such special session :

The High Court of Ontario assembled in special session in the Foresters' Hall, Federal Bank Buildings, in the City of London, Wednesday, 8th November, 1882, at 2.30 p. m.



COLIN MCARTHUR,
PAST HIGH COUNSELLOR.



COL. B. F. PARKEP, D.S.C.R.
D. STEWART P.H.C.R., P.E.L.

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In the absence of Bro. McGillivray, H.C.R., the High Court was called to order by Bro. Dr. Oronhyatekha, who stated that owing to his occupying the position of prosecutor of the charges against the suspended members he preferred not to occupy the chair. Bro. Botterell, P.S.C.R., was then called to the chair and opened the High Court in due form.

The roll of officers being called, the following were reported present :

Bro. Dr. Oronhyatekha, P.H.C.R.
 Bro. E. Botterell, P.H.C.R.
 Bro. E. S. Cummer, H. Secretary.
 Bro. T. G. Davey, H. Treasurer.
 Bro. Rev. W. Walsh, H. Chaplain.
 Bro. J. W. Drake, H. Marshal.
 Bro. R. J. Halle, Auditor.

The High Secretary read a letter from Bro. J. B. Halkett, H.V.C.R., regretting his inability to be present at so important a session. * * *

Moved by Bro. Dr. Oronhyatekha and seconded by Bro. D. Gleason, That the consideration of the suspension of Bros. E. Towe, R. M. McElheran, M. Scarrow, J. F. McLaughlan and J. J. Reed be now made the special order of business. Carried.

Bros. E. Towe, R. M. McElheran, M. Scarrow, J. F. McLaughlan, and J. J. Reed, the suspended brothers, were then permitted to enter the High Court.

Bro. Dr. Oronhyatekha, S.C.R., then stated his reasons for suspending the above named brothers.

The High Secretary presented the following report of the E. C., who had assembled on the 31st of August, 1882, to review the cause of the suspensions and take action thereon.

To all Subordinate Courts.

The crisis through which the Order has just passed renders it imperative that the Executive Council should take the membership into their full confidence. For that purpose it will be necessary to give a brief historical *résumé* of the past year.

When the representatives assembled at Ottawa, on June 30th, 1881, had heard the report of the representatives to the Supreme Court, held in New York City, they by a *unanimous* vote resolved to reform the Supreme Court of the I. O. F. for Canada. The Executive were intrusted with this task, and they accomplished the same on the 21st day of July, 1881. At the date of the reorganization of our Supreme Court there were existing three Canadian claims upon the American Supreme Court for endowments of one thousand dollars each, viz., the Leacock, Smith and Glass claims, the latter two of whom were victims of the "Victoria Disaster." It was generally understood, at the date of separation, that if the Americans repudiated these claims, and they could not be compelled by law to pay them, that we, as

Canadians, would not suffer the name of the I.O.F. to be tarnished by such action, but that we would step in and pay the claims ourselves, though in no sense legally liable for them.

Very soon after the adjournment of the High Court at Ottawa in 1881, the Executive authorized the S. C. R. and S. T. to take steps to collect the claims against the American Body. Authority was also given to advance Mrs. Leacock three hundred dollars, to be repaid out of the American claim when paid. In pursuance of this authority, Bro. Towe, under directions of the S. C. R., took the initial steps to bring an action against the American Supreme Court. It was determined to sue the Leacock claim first, because it was thought to be the strongest claim, owing to the fact that the call for endowment had been made and collected by the American Body, and Bro. Towe was instructed to get a bond executed by Mrs. Leacock to the effect that if the one thousand and dollars was recovered she would pay over to our Supreme Court all moneys received by her over and above one thousand dollars. In order that Bro. Towe, who represented the Executive, might be in a position to sue the claim, he was instructed to procure a power of attorney from Mrs. Leacock, so that he could enter an action in the name of Mrs. Leacock. In January, 1882, the American Supreme Court, of its own accord, paid Mrs. Leacock an instalment of one hundred dollars. On receipt of this draft coming to the knowledge of Bro. Towe, he wrote to Mrs. Leacock for twenty-five dollars for alleged law expenses incurred or about to be incurred, and which Mrs. Leacock sent to him. About the end of February Bro. Towe asked our S.C.R. if he would consent to settle the Smith claim, provided they accepted five hundred dollars for the present and donated the other five hundred to the High Court of Ontario. It was agreed that the Smiths should also give Towe a power of attorney in order to enable him to sue the American Supreme Court for the claim, with the understanding that if the claim was ever recovered from the American Supreme Court, the full amount of one thousand dollars would be paid the Smiths. Bro. Towe was instructed to get a proper assignment of the claim against the American Supreme Court executed by the Smiths, in favor of our Supreme Court, and which was done. The Smiths were then paid by our Supreme Court one thousand dollars, of which they donated back five hundred dollars to the High Court of Ontario, as per agreement, *less a commission to Bro. Towe of fifty dollars*. Bro. Towe took a further sum of five dollars from Mr. Smith for sundry expenses in getting the necessary papers drawn up. Thus the five hundred dollars donated to the High Court of Ontario was reduced to \$450, and the Smiths received actually only \$495, while Bro. Towe realized out of the transaction \$55. A few days before the Supreme Court met, the S.C.R. asked Mr. Glass, father and beneficiary of our late Bro. W. Glass, if he would settle his claim as the Smiths had done, and make an assignment of his claims against the American Supreme Court, with the understanding that if we recovered the claim, we would pay the other five hundred dollars, and

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Mr. Glass agreed to this proposal, and made an appointment to meet the S. C. R. in the evening in order to have the papers executed. But between the time of agreeing to this settlement and the time of meeting the S. C. R. the second time to execute the necessary papers, Mr. Glass had had an interview with Bro. Towe, and "Bro. Towe had told Mr. Glass that he (Towe) thought that he (Glass) ought to have as much as the Smiths, which was five hundred and fifty dollars." Bro. Towe admitted before the Committee of Enquiry at Hamilton, having so told Glass.

Mr. Glass also told Bro. John Cooper that "Towe had told him (Glass) to hold out for five hundred and fifty dollars, and he would get it," and, as a consequence, when Mr. Glass met the S.C.R. the second time, he demanded five hundred and fifty dollars, alleging as an excuse that he had certain expenses to pay (a portion of these expenses being in the shape of a commission to Bro. Towe). As a matter of fact, as soon as Mr. Glass was paid by the S.C.R. he offered to pay Bro. Towe his commission, but Bro. Towe replied: "The matter stand for the present." Since, however, the Supreme Court adjourned, the commission has been paid to Bro. Towe.

The following copy of the bill of costs of Rock & McBeth will show the amount of law costs paid by Bro. Towe in the Smith, Leacock and Glass cases:

COPY OF BILL.

"I.O.F. Supreme Court, (per E. Towe), in account with Rock & McBeth.

1881.

Oct. 5th.	To bond and power of attorney re Leacock	\$0 00
" 7th.	To letter to S. Secretary, U.O.F., and postage	53
	To letter to S. C. R., " " " "	53
	To engrossing power of attorney and bond	1 50

1882.

Mar. 6th.	To power of attorney re Smith	1 00
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Bro. Towe had, however, received from the Smiths, \$55, from Mrs. Leacock, \$25, and from Glass, \$15, or a total of \$95, on account of "his remuneration for past services and disbursements, and in part for prospective services," as stated by the committee.

The facts in connection with these cases were reported by the S.C.R. to the Auditors at Hamilton, in order that they might make the proper inquiries into the matter, and make such recommendations to the High Court as in their judgment was for the best interests of the Order." * * *

The committee of investigation, after giving the particulars of the charges against the S. C. R., and a synopsis of the evidence given, said: "The Supreme Chief Ranger stands honorably acquitted of all the charges brought against him."

In regard to the charges against the Supreme Treasurer, the committee reported as follows :

The charges against the Supreme Treasurer, Bro. Towe, are as follow :

(1) Improperly receiving \$50 as a commission for settling the Smith claims. The committee find the following facts :

Bro. Towe arranged to settle the Smith Endowment Claim for \$500. After the Executive had assented to this settlement, a cheque for \$1000 was drawn in favor of the beneficiary, Mrs. Smith, who endorsed it, and the money was drawn out of the bank by Bro. Towe ; \$500 was paid to Mrs. Smith, and \$500 donated by Mrs. Smith to the High Court, less \$50 paid as a commission to Bro. Towe. The committee also find that Bro. Towe afterwards received \$5 from Mr. Smith to pay expenses in drawing up the necessary papers in the matter.

(2) Improperly receiving \$25 from Mrs. Leacock. The committee find that

Bro. Towe did receive \$25 from Mrs. Leacock, and that this payment was made to Bro. Towe some time during the month of January, 1882, out of the first hundred dollars received from the American Supreme Court, for purposes of his remuneration for past services and disbursements, and in part for prospective services, under an agreement with Mrs. Leacock, improperly, though innocently, entered into by Bro. Towe.

The committee, while acknowledging the legitimacy of Bro. Towe's claim for special remuneration for services rendered in connection with unusual and extraordinary cases—cases not likely to occur again—question the propriety of Bro. Towe acting in the dual capacity of a private agent of parties having claims against the Executive Council, as representing the Order, and also as the representative of the Executive Council. In the opinion of the committee, the proper way was for Bro. Towe, as Supreme Treasurer, to have attended to all these matters, as acting only in behalf of the Executive, and, as understood by Bro. Dr. Oronhyatekha was the case, and looking to the Executive for any remuneration in the cases of Smith, Leacock and Glass.

(3) The third and last charge is that Mr. Glass agreed with the Supreme Chief Ranger to settle his claim for \$500. That, after this, Bro. Towe saw Mr. Glass and advised him to hold off for \$550, and that, when the Supreme Chief Ranger again met Mr. Glass to close the matter up, Mr. Glass demanded \$550, though he had previously agreed to accept \$500. Bro. Towe admits that Mr. Glass, after agreeing with the Supreme Chief Ranger to accept \$500, saw Bro. Towe and claimed that he should get \$550, and Bro. Towe admits that he said in reply that he (Towe) considered that he (Glass) should be paid at the same rate as was paid Smith, which was \$545. Bro. Towe further admitted to the committee that he had been promised and he expected he would be paid a commission by Mr. Glass for his services in this matter.

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The committee further find that Bro. Towe paid the following law expenses in connection with the Smith, Leacock and Glass cases: Smith case, \$1.00; Leacock case, \$5.56; Glass case, *nil*. Total, \$6.56. And that he has received from the Smiths, \$55; from Mrs. Leacock, \$25; total, \$80.

All of which is respectfully submitted.

W. WALSH,
R. A. ROSS,
H. F. SWITZER,
J. W. DRAKE,
JOHN A. MCGILLIVRAY,
Committee.

After the committee had presented the above report to the High Court, Bro. Towe publicly retracted the charges against the S. C. R., and the Supreme Chief Ranger stated that he accepted the conclusions of the committee that Bro. Towe had improperly taken money as commissions *through an error of judgment*, upon which Bro. Towe advanced to the dais and gave his hand to the S. C. R., and it was understood that the matter would end there. Bro. Towe, and those who supported him, however, did not see fit to observe the solemn agreement which had thus been made. The week following the adjournment of the High Court, the Supreme Chief Ranger was called to the Bay of Quinté Reserve, owing to the serious illness of his wife, and during his absence Bros. Towe, McElheran, Scarrow, Reed and McLaughlan visited the various London courts, and there Bro. Towe reiterated his charges which had been *proved untrue* before the Committee of Inquiry, and which he had *publicly retracted*, while the other brethren were guilty of making scandalously false reports of the proceedings of the High Court and of the position of the Order, as well as of uttering false and malicious charges against members of the Executive Council. They also got the courts in London to appoint committees ostensibly to make suggestions to the Executive in regard to amalgamation with a sister organization, but really to forward secession to the C. O. F. On the return of the S. C. R., and learning of the gross unforestic conduct of the above named brethren, he immediately preferred charges against them, and suspended them in the meanwhile from the Order, until the Executive Council could meet and investigate the charges.

The Supreme Chief Ranger was invited to attend a meeting of Court Dufferin, No. 7, held on Tuesday, 29th August, and which he accepted. He attended the court, accompanied by Bros. Dr. Millman, Sup. Physician, and T. G. Davey, Sup. Treasurer. When the court was duly opened, the C. D. H. C. R. of Court Dufferin, requested that the suspended members who were present, contrary to the provisions of the Constitution, be invited to retire. A motion was then made and carried, to permit them to remain in the court while in session, thus setting at defiance the Constitution, which permits members in good standing only, to sit in court. It was charged

that the reason the S. C. R. wanted the suspended members to retire was because he was afraid to meet them face to face before the members of the court. The S. C. R. suggested that the court as a court should adjourn, and then the suspended members could remain and meet the S. C. R. A motion was made to this effect, but it was defeated by a small majority. The charter of the court was then suspended for contempt of the laws of the Order, and violating the provisions of the constitution relating to suspended members, and the members of the Executive Council present retired.

The Executive Council met in London on Thursday, 31st August, and the suspended members appeared before them, and filed a paper disputing the authority of the Executive Council to act in the matter of the charges preferred against them by the S.C.R., and then withdrew. The following is the official deliverance of the Executive Council :

"The Executive Council, after a most careful and exhaustive inquiry into all matters connected with the recent troubles in London, unanimously find that the charges against Bros. McLaughlan, Reed, Searrow, and McElheran, have been sustained by the evidence, and are of opinion that the Supreme Chief Ranger, in suspending the above brethren, acted not only in accordance with law, but also in the highest interests of the Order ; that Court Dufferin, No. 7, having placed itself in open contempt of the constitution, no other course was open to the Supreme Chief Ranger, except to suspend the charter of the court. The Executive Council, therefore, unanimously endorse and confirm the action of the Supreme Chief Ranger in suspending the above-named brethren, as well as suspending the charter of Court Dufferin, No. 7.

"The charges against Bro. Towe being of a more serious nature, the Executive Council has adjourned the inquiry in this case until the brother has recovered from his illness, and is able personally to appear in his defence.

"The Executive Council also approves of the course of the Supreme Chief Ranger in restoring the charter of Court Dufferin, No. 7, to Bro. Sergeant Crawford and other loyal members. The Order generally will be glad to know that some thirty or forty of the best members of Court Dufferin, No. 7, have already signified their intention of staying in the Order.

"The charge that the Supreme Chief Ranger secured his election improperly by proxy votes has been proven to be entirely unfounded, inasmuch as he was re-elected by acclamation at Ottawa in 1881, and was again re-elected by acclamation at Hamilton this year.

"The charge that the Supreme Court was using the Endowment Fund to pay its debts is also equally unfounded, as the Supreme Court does not owe a copper to any one, but has funds in the bank to its credit."

"The Executive Council desires to say that while it would be unseemly to rejoice at the departure of any of our members, still, as a matter of fact, the loss of Court Dufferin as formerly constituted is a decided gain to the Order, as in the first instance forty-one of the members of the court ranged from forty years to fifty-six years of age, all of whom had a special rating by virtue



JAMES MARSHALL, H.C.R.,

GLASGOW, SCOTLAND,

GENERAL MANAGER, GREAT BRITAIN AND IRELAND.



W. T. HYETT, High Treasurer, Wales.

J. B. DUNCAN, D.S.C.R., High Secretary, Scotland.

JOSEPH MALING, D.S.C.R.

ALEX. SCOTT, D.S.C.R., High Treasurer, South.

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of their having joined the Order prior to 1st of January, 1880, and were paying only seventy-two cents an assessment; and, as in the second instance the Order loses two, who in the natural order of events must have become claims upon the Endowment Funds within a few months at the longest.

"The executive are assured that, besides the very respectable number of the members of Court Dufferin, No. 7, who have already signified their intention to stay in the Order, we are likely to lose only five or six from Court Victoria, No. 10, only two or three from Court Enterprise, No. 54, and probably not one from Court Hope, No. 1, and that these losses will all be replaced by other and better men during the present month.

"The members whom we have lost, or rather their ringleaders, are men who are evidently not good Foresters, for notwithstanding their solemn obligation—an obligation which to every Forester should be a binding one—they not only attempted to destroy the Order in which they were in good standing, by fomenting discord among the membership, and by promoting secession from the Order, they had pledged themselves to uphold and defend, but when their power to do harm to the Order, within the Order, was curtailed by their timely suspension by the Supreme Chief Ranger, they immediately sent broadcast to the public, statements regarding the officers of the Order, which we do not care herein to properly characterize. They also had printed and circulated all through the country, contrary to their obligation, circular letters, containing unfounded and scandalous statements relating to the transactions of the High Court, as well as of the Supreme Court.

"In conclusion, the Executive Council earnestly expresses the hope that each court will be stimulated to more earnest work, and that it will be the pride of every member of the Order to show to all, at this crisis in the Order's history, that the foundations of our grand Order are so firmly and well laid that no set of men either in or out of the Order can affect the whole superstructure which is being raised thereon.

"Respectfully submitted in L., B. and C.,

"ED. BOTTERELL,

"P. S. C. R.

"J. B. HALKETT,

"S. V. C. R.

"E. S. CUMMER,

"S. Secretary.

"T. G. DAVEY,

"S. Treasurer.

"T. MILLMAN,

"S. Physician.

"OFFICE OF THE EXECUTIVE COUNCIL.

"LONDON, Sept. 15th, 1882.

"Having, since the meeting of the Executive Council, personally visited London and attended large meetings of some of the courts, and freely con-

versed with both loyal members and with the malcontents, and having carefully reviewed the actions of the S. C. R., and of the Executive Council, I hereby declare that I cordially approve and endorse all of the acts of my colleagues in connection with the recent trouble in London; and I desire to fully share with my colleagues the responsibility of any and all acts taken in the premises.

"JOHN A. MCGILLIVRAY,

"S. Counsellor."

Moved by Bro. Rev. W. Walsh, and seconded by Bro. T. J. Birch, that those portions of the report of the E. C. which relate especially to the charges, be taken up clause by clause. Carried.

After considerable discussion as to the proper procedure, the Supreme Chief Ranger explained that this was not a case of an appeal from his action or that of the Executive. That, as the suspended members had failed to appeal, they had been cited by him to appear before the High Court to show cause why they should not be expelled from the Order. This action obviously brought the whole matter *de novo* before the High Court, and the suspended members would have the right to bring every act of himself and of the Executive down to the present time in review, and to offer any evidence they saw fit in support of their charges, while he was, on his part, prepared to show, by incontestable evidence—evidence that would satisfy them all beyond any doubt—that these brethren had been guilty, and are now guilty, of such unforensic conduct and of such insubordination to the constitutions and laws, as to richly merit expulsion from the Order. He also stated that nothing short of a thorough and searching inquiry into all matters connected with the charges would satisfy himself and colleagues, and he was sure that nothing less than that would satisfy the representatives present. These views meeting with general approval, the S. C. R. opened the case, beginning with the charge of trying to destroy the I. O. F. by fomenting discord in the ranks, and by promoting secession to the C. O. F."

The evidence and cross examination of all the witnesses, as taken before the High Court in Session, which lasted the whole afternoon and throughout the night, is then given in full, but which we need not repeat here. Suffice it to say that the fullest latitude was given the suspended members to establish any of the charges they had already made or any new charges they might desire to make.

EVENING SESSION.

WEDNESDAY, 8TH NOV.

"High Court was opened in due form at 7.30 p.m., the H.C.R., Bro. John A. McGillivray, in the chair. The minutes of the previous session were read, amended, and approved as amended.

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"The H.C.R. addressed the High Court, regretting his absence during the afternoon session, which was owing to professional engagements, which delayed him too late for the earlier train. He also stated that at the session of the High Court at Hamilton he was appointed to confer with the Executive of the C.O.F., with a view to bring about amalgamation of the two Orders, and that when he returned from his trip to the North-West he addressed Mr. Long, H.C.R. of the C.O.F., on the subject; but, as yet, that gentleman had not had even the courtesy to acknowledge the receipt of his communication. He was sorry to say that instead, his communication to Mr. Long had been misrepresented, a statement having been sent to the public press that he had applied for the admission of the courts to the C.O.F., when, as a matter of fact, he had, in obedience to his instructions from his Executive, simply written to Mr. Long, with a view of opening negotiations for the amalgamation of the two Orders. He also believed that the H.C.R. of the C.O.F. had communicated with private members of the I.O.F. in reference to their joining the C.O.F. After further remarks, the H.C.R. called the Special Order, and the charge of misappropriating the funds of the Order was then taken up. The S.C.R. stated the circumstances of the investment of the endowment of our late Bro. Chatterton, which had been designated to his infant daughter. He referred to page 20 of last High Court minutes, where it will be found that the High Court asked for that loan. He believed that all the suspended members were present at the time, and there was not a word of objection offered to the motion. Virtually, the motion was adopted unanimously. The action of the Supreme Court will be found on page 2 of the same minutes."

At 9.30 p.m. the High Court took a recess, to attend a banquet tendered to them by the Courts of London.

The High Court was again called to order at 11 p.m., and the taking of the evidence resumed. The record goes on to say:

"At about 4 o'clock in the morning the Supreme Chief Ranger, in deference to the expressed opinions of a number of representatives that enough evidence had been offered, stated that he would now rest his case. He desired, however, every representative to distinctly understand that he was prepared to go into every case referred to by the suspended members, or to any other they might choose to refer to. There was not an act of himself or of the Executive that he desired to conceal from any member of the Order. They courted the fullest and most searching investigation. And if there was anything else that was not clear and satisfactory to the representatives present, he (the S.C.R.) hoped it would be stated, and he would be prepared to go fully into the matter. It being the opinion that all the important matters had been fully gone into and explained, the S.C.R. retired while the High Court deliberated upon the case presented.

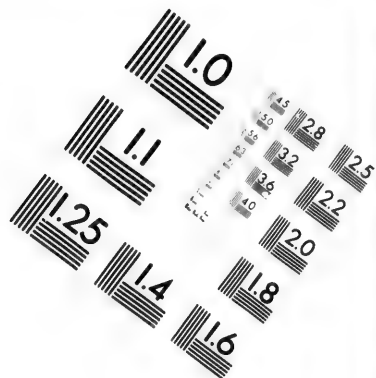
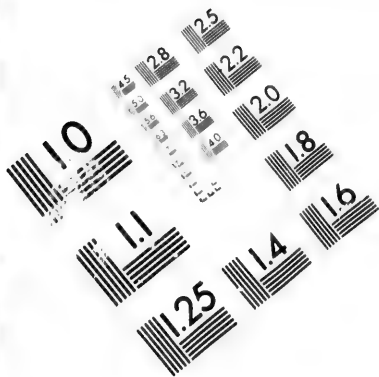
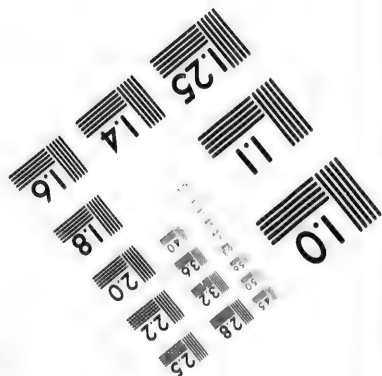
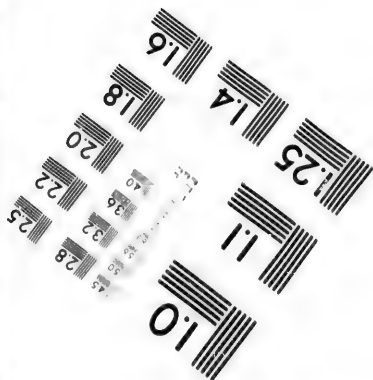
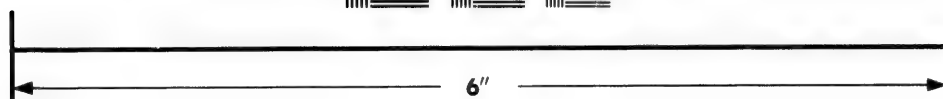
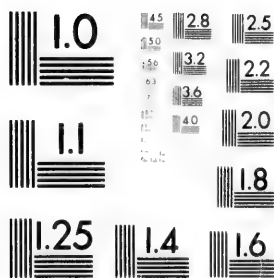
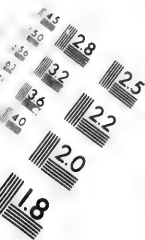


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Thus, after a most searching investigation the end was reached, and the following verdict rendered by the High Court :

Moved by Bro. J. W. Drake, and seconded by Bro. G. M. Creighton, That Bros. Towe, McElheran, McLaughlan, Scarrow and Reed be now expelled from the Order.

Moved in amendment by Bro. Rev. W. Walsh, and seconded by Bro. J. Finagin, that Bro. Towe be requested to make his reply at once, and we then deal with his case separately, and that the cases of the other brothers be taken up afterwards. Carried.

Bro. Towe then proceeded to address the High Court, after which it was moved by Bro. J. W. Drake, and seconded by Bro. J. Brundle, that Bro. E. Towe be now expelled from the Order.

The yeas and nays were ordered, and the vote resulted as follows :

Yeas—High Chief Ranger, 1; Junior Past High Chief Ranger, 1; Senior Past High Chief Ranger, 1; High Secretary, 1; Auditor, 1; Walsh, 1; Drake, 1; Millman, 1; Cody, 1; Creighton, 1; Nixon, 1; Mahaffy, 1; Holden, 1; Bowles, 1; McDonald, 1; Mackie, 1; Birch, 1; Baker, 1; Proctor, 1; Griffith, 1; Finagin, 1; Kester, 1; Horsman, 1; Gleason, 1; Shenick, 1; Shrieves, 1; Brundle, 1; Campbell, 1; Oronhyatekha, 1; Botterell, 1; Cummer, 1; McGillivray, 1; Halle, 1. Total, 33.

Nays—Heard, 1; Morney, 1. Total, 2.

The H. C. R. declared Bro. E. Towe expelled from the Order, and requested him to leave the room. Mr. E. Towe then retired from the High Court just as day was breaking.

Moved by Bro. J. W. Drake, and seconded by Bro. J. Brundle, that Bros. J. J. Reed, R. M. McElheran, J. F. McLaughlan, and M. Scarrow be expelled from the Order.

The yeas and nays were ordered, and resulted as follows :

Yeas—High Chief Ranger, 1; Junior Past High Chief Ranger, 1; Senior Past High Chief Ranger, 1; High Secretary, 1; Auditor, 1; Drake, 1; Millman, 1; Cody, 1; Creighton, 1; Nixon, 1; Walsh, 1; Mahaffy, 1; Holden, 1; Bowles, 1; Cook, 1; Mackie, 1; Birch, 1; Baker, 1; Proctor, 1; Griffith, 1; Finagin, 1; Kister, 1; Horsman, 1; Gleason, 1; Shenick, 1; Shrieves, 1; Brundle, 1; Campbell, 1; Oronhyatekha, 1; Botterell, 1; Cummer, 1; McGillivray, 1; Halle, 1.

Nays—None.

The H. C. R. declared Bros. R. M. McElheran, J. J. Reed, J. F. McLaughlan, and M. Scarrow expelled from the Order.

Moved by Bro. J. Finagin, and seconded by Bro. J. W. Drake, that this High Court express entire confidence in the Executive of both the High and Supreme Courts. Carried by a unanimous standing vote.

Bro. Rev. W. Walsh stated that inasmuch as a circular has been issued by persons lately members of this Order, but now of the Canadian Order of

Foresters, containing a most villainous attack upon our Supreme Chief Ranger, it is the duty of this High Court to express its fullest confidence in that officer. He therefore begged to move, seconded by Bro. T. D. Shenick, the following resolution: "That we express our entire confidence in the integrity and uprightness of our Supreme Chief Ranger, Bro. Dr. Oronhyatekha."

Bro. Walsh added that, as a member of the Committee of Inquiry at Hamilton, and, therefore, in a special position to know all the ins and outs of these troubles, he had no hesitation in saying that the conduct and bearing of our Chief throughout the whole difficulty was such as to raise him very much in his estimation, and in the light of the most searching investigation, both at Hamilton and here, at the present time, he was more than ever convinced that we had an upright, honorable and straightforward Supreme Chief Ranger.

The motion was carried by a unanimous standing vote.

Moved by Bro. D. Gleason, and seconded by Bro. J. Finagin, that the hearty thanks of this High Court be tendered to the Foresters of London for the very handsome manner in which they have entertained the delegates at this session. Carried.

Moved by Bro. W. C. Bowles, and seconded by Rev. W. Walsh, that no further action be taken with reference to amalgamation with the C. O. F. Carried.

On motion, the High Court adjourned.

A special session of the Supreme Court was convened in the Foresters' Hall, in the city of London, Thursday, Nov. 9th, 1882, at 10.30 a.m., immediately following the adjournment of the special session of the High Court of Ontario, with Bro. Dr. Oronhyatekha, S. C. R., in the chair.

On the roll of Officers being called, the following were reported present:

S.C.R., Bro. Dr. Oronhyatekha.

P.S.C.R., Bro. E. Botterell.

S. Secretary, Bro. E. S. Cummer.

S. Treasurer, Bro. T. G. Davey.

S. Physician, Bro. Dr. T. Millman.

S. S. W., Bro. J. Crawford.

S. J. W., Bro. M. J. Cody.

S. Marshal, Bro. I. Nixon.

Auditors, Bros. R. J. Halle and T. D. Shenick.

The S.C.R. made the following *pro tem.* appointments :

S. V. C. R., Bro. John A. McGillivray.

S. Chaplain, Rev. Bro. W. Walsh.

S. Assistant-Secretary, Bro. A. F. Campbell.

S. S. B., Bro. D. Gleason.

S. J. B., Bro. J. Mackie.

The S.C.R. addressed the Supreme Court, and explained fully the special object for which the Supreme Court was called together. He also explained the other business to be laid before the Supreme Court for its consideration.

The S. Secretary then read a copy of the summons served on Bro. E. Towe, citing him to appear before the Supreme Court to show cause why he should not be expelled from the Supreme Court.

The S. Secretary read the following communication from the High Court of Ontario :

LONDON, Nov. 9th, 1882.

To the Supreme Chief Ranger, Officers and Representatives of the Supreme Court.

BRETHREN,

I am directed by the High Court of Ontario to inform you that Bros. E. Towe, R. M. McElheran, J. F. McLaughlan, J. J. Reed and M. Scarrow, who had previously been suspended by the S. C. R. for gross unforestric conduct, in that they had circulated scandalously false reports of the proceedings of the High Court at Hamilton, and of the position of the Order, and in having uttered and circulated false and malicious charges against the Supreme Chief Ranger and other members of the Executive Council, were duly summoned to appear before the High Court to show cause why they should not be expelled, and that after a most careful and exhaustive enquiry into the whole matter, the charges were found fully sustained, and the said brethren were expelled from the Order.

Yours in L., B. and C.,

E. S. CUMMER,

H. Secretary.

E. Towe having failed to appear, it was

Moved by Bro. John A. McGillivray, and seconded by E.S. Cummer, that this court do approve of the action of the High Court of Ontario in the expulsion of Bros. Towe, McElheran, McLaughlan, Reed and Scarrow. Carried unanimously.



REV. W. J. McCAUGHAN, D.S.C.R.,
HIGH CHIEF RANGER, NORTH IRELAND.

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D. M. CARD, D.S.C.B.

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One of the courts which was nearly ruined by the discordant element, under the leadership of those who had been suspended by the S.C.R., and who were subsequently expelled by the High Court of Ontario and the Supreme Court, as above recorded, was Court Dufferin, No. 7.

It appears that the court had opened up negotiations with the Canadian Order of Foresters, who had agreed to receive all the members of Court Dufferin without medical examinations and without the customary fees, provided Court Dufferin seceded from the I.O.F. in a body. It was after having entered into this agreement that the officers of Court Dufferin invited the Supreme Chief Ranger and other Supreme Officers to be present on a given night, "as matters of importance were to be submitted to the court on that occasion." It was the purpose of the officers of the court to surrender the charter of the court to the S.C.R., and thus, if possible, do greater injury to the Order they were about to betray, by making it appear that they had voluntarily left the I.O.F.

The S. C. R., however, was not to be so easily caught. For, having received trustworthy information as to the purpose for which he was invited, he quickly decided upon a plan of action and then accepted the invitation. He arranged with Bro. Jas. Crawford, the Court Deputy of Court Dufferin, that as soon as the court was opened, he was to object to the presence of Mr. E. Towe and others, who had been suspended from the Order by the S. C. R., expecting that the court would permit the suspended members to sit in court, and thus justify the suspension of its charter. Bro. Crawford, at the Hamilton session, was inclined to favor Towe and his friends, but just as soon as he found that Towe and his party were becoming disloyal to the Order, he left them, and in all the subsequent troubles, as upon this occasion, stood manfully by the I.O.F. When the evening came, the S.C.R., accompanied by the Supreme Physician, Bro. Dr. T. Millman, and Supreme Treasurer, Bro. T. G. Davey, put in an appearance, some time before the court was opened, and found, as anticipated, that all the suspended members were already present in the court-room. As agreed upon previously, immediately after the opening of the

court, Bro. Crawford called the attention of the C. R. to the presence in the court-room of certain suspended members, and pointed out the provision of the Constitution relating to such matters, and suggested that the C. R. request the withdrawal of the suspended members. As expected, a motion was promptly made and carried by a large majority to permit the suspended members to remain during the session of the court, thus placing themselves in the hands of the Supreme Chief Ranger, who promptly suspended the charter of the court for violation of the Constitution, and placed the same in the charge of Bro. Crawford. He intimated that the charter would be restored in due course to the loyal members of the court, if a quorum of such were left. Thereupon he and the Supreme officers retired. The chagrin of the leading spirits at this unexpected turn of events, can better be imagined than described. They did not surrender their charter, and when they joined the C. O. F., they did so as suspended members of the I. O. F.

The charter of the court was afterwards restored to some 16 members, who had remained loyal to the Order. All the principal officers, however, with the bulk of the membership seceded and joined the Canadian Order of Foresters, under the name of Court "Defiance." The name chosen was not only significant but appropriate. The officers were not content with carrying away all the books and forms belonging to Court Dufferin, but took some \$200 of its funds, and then defied the officers of the I.O.F. to recover their property. As, however, a large number of the members of Court Dufferin were between 50 and 60 years of age, and a few of them in ill health, the officers of the I.O.F. considered that they had got rid of them very cheaply indeed, and did not bother themselves to recover the property of the Order which had been taken by the seceders. These old men were afterwards admitted to the C.O.F. in "*defiance*" of its laws. The Supreme Court simply replaced the lost books and forms, which afterwards brought forth the following letter from the reorganized court which was ordered to be placed upon the minute books of the special session of the Supreme Court :

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COURT DUFFERIN, No. 7, I.O.F.,

Office of J. Fred. Cryer, Recording Secretary.

LONDON, OCT. 25, 1882.

E. S. Cummer, S.S., Hamilton.

DEAR SIR AND BRO.,

At the regular meeting of the above court held last night, I was requested to forward you the following resolution, viz. :

Moved by Bro. Geo. Parish, seconded by Bro. J. Fred. Cryer, and carried unanimously, that this court tenders the Supreme Court, I.O.F., a hearty vote of thanks for their kindness expressed in presenting us with a new set of forms and books.

Kindly present this to the Supreme Court at next meeting, and oblige

Yours in L., B. and C.,

J. FRED. CRYER,

R. Secretary.

The record of the special session would not be complete without noting the off-hand manner in which the Supreme Court treated the proposition to admit the ladies to the Order. The minute on the subject was brief and to the point, as follows :

Moved by Bro. John A. McGillivray, and seconded by Bro. R. J. Halle, that, in the opinion of this Supreme Court, it is not advisable at present to take any steps for the admission of ladies as beneficiary members of the Order. Carried.

After which the Supreme Court adjourned.

The ninth annual communication of the Supreme Court of the Independent Order of Foresters was held in the city of Toronto, August 8th, 1883, Dr. Oronhyatekha, S. C. R., in the chair.

Officers present :—

S. C. R., Oronhyatekha, M. D., London.

P. S. C. R., Ed. Botterell, Ottawa.

S. V. C. R., J. B. Halkett, Ottawa.

S. Sec., E. S. Cummer, Hamilton.

S. Treas., T. G. Davey, London.

S. Physician, T. Millman, M. D., London.

S. Counsellor, W. W. Fitzgerald, London.

Assistant Sec., H. F. Switzer, Midland.

S. S. W., J. Crawford, London.

S. S. B., D. H. Williamson, Midland.

S. Messenger, Geo. Parish, London.

Auditor, R. J. Halle, Chatham.

The S. C. R. appointed the following Credential Committee: Bros. E. S. Cummer, W. W. Fitzgerald and G. Parish, who reported the following credentials correct, and the brethren entitled to seats in the Supreme Court :

MANITOBA.

H. S. Crotty, P. H. C. R., Winnipeg.

R. W. Jamieson, H. C. R., Winnipeg.

J. Hooper, P. H. S., Morris.

ONTARIO.

Jas. Crawford, London.

G. Parish, London.

H. F. Switzer, Midland.

W. C. Bowles, Ottawa.

John Culbert, Ottawa.

Wm. Rea, Ottawa.

Wm. Gerry, London South.

J. R. Hunter, Windsor.

J. Finagin, Hamilton.

G. Wilcock, M.D., Toronto.

A. F. Campbell, Brampton.

Rev. E. A. W. Hanington, Ottawa.

W. Kay, Embro.

Jas. Duncan, Windsor.

D. H. Williamson, Midland.

G. A. Proctor, Sarnia.

The representatives were then duly initiated into the Supreme Court by S. C. R., Oronhyatekha.

The following are extracts from the S. C. R's annual report:

TORONTO, 8TH AUGUST, 1883.

To the Officers and Members of the Supreme Court, I.O.F.

BRETHREN,

Again it becomes my privilege to sound the gavel which will call you to the labors of another Annual Session of our Supreme Court. Let us, before

entering upon our duties, one and all, return thanks to the Supreme Ruler of the universe for the many mercies vouchsafed to us during the year past, and for the large measure of success which has attended our efforts in behalf of our noble Order, and humbly ask for Divine guidance in our deliberations here for the advance of our sacred cause. * * *

STATE OF THE ORDER.

Notwithstanding the fact that, immediately after the adjournment last year of the Supreme Court, a few of our members, led by two men, the one a defeated candidate for the office of Supreme Treasurer, and the other for the office of High Chief Ranger of the High Court of Ontario, forgetting the sacred obligations taken by them—obligations which, to all honorably-minded men, have all the binding force of a solemn oath—endeavored, in their feeble way, to undermine the foundations of our Order, and notwithstanding the fact that there was persistent circulation of the most wilful and malicious falsehoods, not only against the Executive Council, but against the High Court of Ontario, as well as against the Supreme Court, there was but a brief check to the onward march of our noble Order. * * * Although Mr. Towe was the year before in the Executive Council, and the year before that an Auditor, and therefore in a position to know any secrets, if any there were, in connection with the management of the Order, yet he utterly failed to make a single point, except by the use of the rough, unrevised memoranda of liabilities of the High Secretary, surreptitiously obtained by him, and endeavoring to palm them off as the schedule of liabilities submitted to the Auditors at Ottawa. The verdict of the High Court in expelling Mr. Towe by nearly an unanimous vote—there being only two *nays*—and in expelling Messrs. McElheran, McLaughlan, Reed, and others, by a unanimous vote, seemed to have been eminently satisfactory to the entire membership, for from that time we have had peace and contentment in the entire Order.

Our membership has not only increased more rapidly than that of any other kindred Order in the Dominion, but the character of the membership who have joined us during the year has been of the highest—a membership of which any society might well be proud—a membership that gives promise of stability and permanence to our institution.

LOSS OF COURTS.

Owing to the course taken by Court Dufferin at the time of the agitation of the seceders, I felt it my duty to suspend the charter of the court. Afterwards it was restored to some sixteen loyal members, under the leadership of Bro. Sergeant J. Crawford.

At this time also the Executive Council of the Canadian Order of Foresters made a proposition to Court Maple, No. 4, that, if they would secede from us and join them in a body, they would take them over as a court. * * * Accordingly, early in September, the Right Worthy High Chief Ranger of the C. O. F., and others of his Executive Officers, visited London, and for-

mally received Court Maple into the bosom of the C.O.F. Bro. B. Oates, though then on his death bed, as already stated, was examined by one of the C. O. F. Medical Examiners and passed by their Medical Board, and was duly enrolled as a beneficiary member of the C. O. F. in September. * * *

NEW COURTS.

We have instituted since last meeting of the Supreme Court, 25 subordinate courts in Ontario; 10 in Manitoba; 3 in Dakota; 3 in Michigan; and 3 in New Brunswick; making a total of 44 subordinate courts.

On the 9th of October last I had the honor of instituting the High Court of Manitoba, with capable and high-minded gentlemen as the first High Officers, and I believe the day is not far distant when the Independent Foresters will be a power in that magnificent province. When you consider that on the 1st October last we had only 880 members in good standing in the Order, and only \$1,145.07 to our credit in the bank, and to-day we have in the neighborhood of 1,700 members in the Order, and over \$6,000 to our credit in the bank, notwithstanding the fact that we have paid since our last meeting, death claims amounting in all to \$10,000, of which, seven representing \$9,000, accrued during the year, you will agree with me that we have made extraordinary progress. All claims during the year were paid within six days of due proof of claim.

RECOMMENDATIONS.

I would recommend that an amendment be incorporated in the Constitution, giving power to certain officers of the Order to interdict any foolhardy undertaking about to be engaged in by a brother Forester, and making provision that if, after such interdiction, a brother Forester continues in his course, he does so at his own risk, and if the undertaking results in death, his beneficiary shall not be entitled to any benefits of the Order. * * *

The following is taken from the S. S.'s report:—

Never in the history of the Order, at least since I have held the position of Secretary, has there been so much contentment among our membership as during the past year. This, I presume, is due to our incomparable system and laws. Shortly after the adjournment of the Supreme Court, our membership was reduced to 880, and our balance in the bank to only \$1,145.07, owing to the systematic villification of the Order, and misrepresentations indulged in by those who, in consequence, were unanimously expelled by the High Court at its special meeting in London.

On the 30th June, the close of the fiscal year, we had 1,530 members, and a balance in bank of over \$5,000.00, with a constantly and rapidly increasing membership, and to-day we have on our rolls over 1,700 members and over \$6,000 to our credit in the bank. We have, therefore, more reason than ever to thank God and take courage, for He certainly has blessed us in our noble work.

After showing that 40 new courts had been instituted, of which

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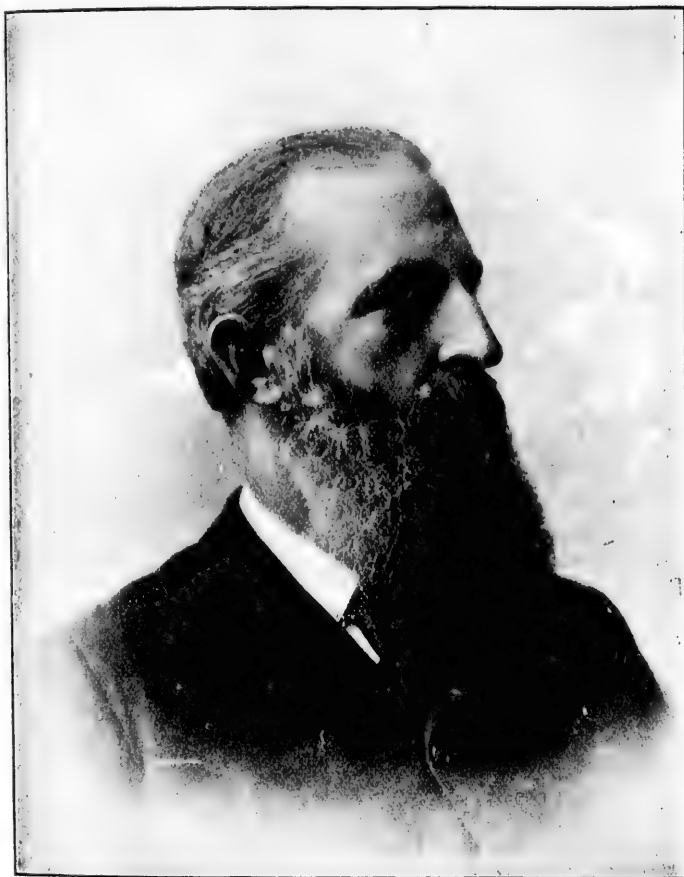
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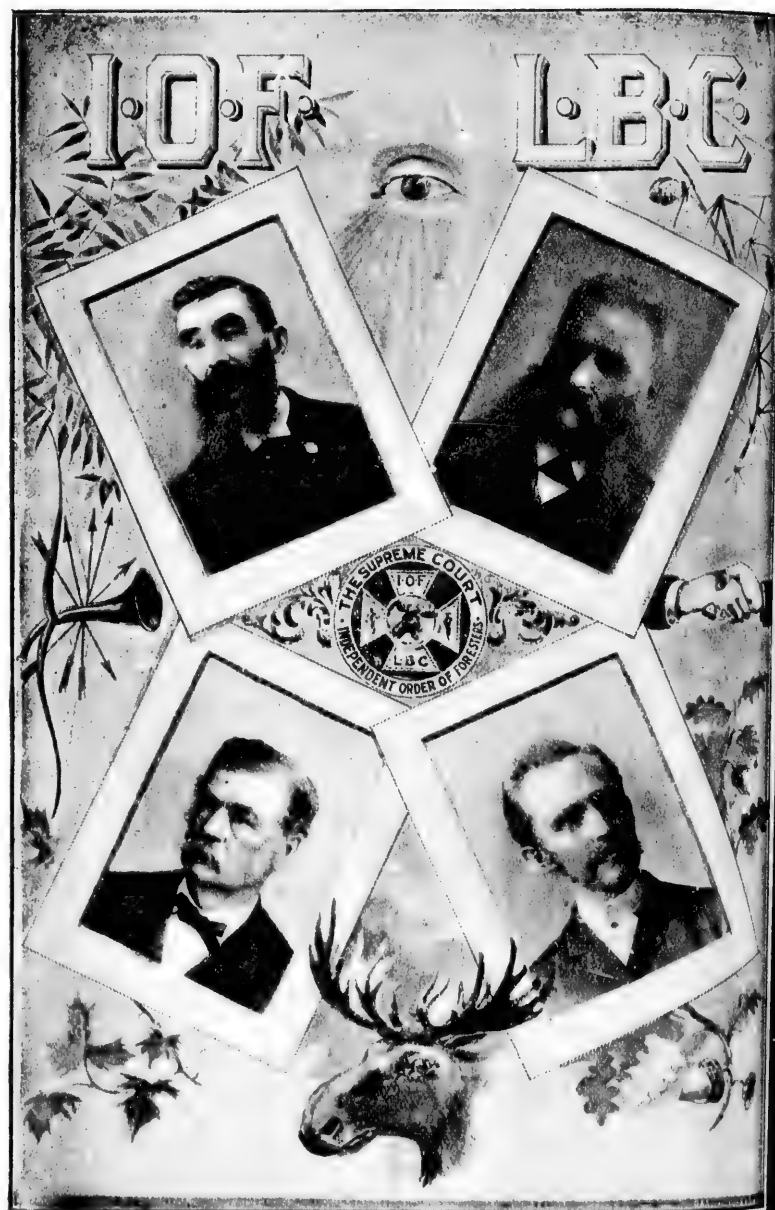
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MARTINDALE C. WARD, M.D., C.M.,
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OLIVER CRUSE, D.S.C.R.
G. KEATING, D.S.C.R.

JAMES BOWERMAN, D.S.C.R.
A. H. BACKHOUSE, Past High Coun., Ontario

exactly one-half, or 20, had been personally instituted by the S. C. R., he submitted the following summary of the membership:

No. of Members at last Report.....	1080
“ “ initiated.....	927
Total.....	2007
No. of Members withdrawn.....	4
“ “ suspended.....	461
“ “ expelled.....	5
“ “ died.....	7
Total.....	477
Total members in good standing at date.....	1530

The Supreme Treasurer's report showed that \$14,508.34 had been received during the year on Endowment account, of which \$9,000 had been paid in benefits and \$648.74 for management expenses, thus leaving a balance in that fund for the year's transactions of \$4,859.60, making the total cash balance in hand on endowment account, \$6,565.22,

The record shows the following action to have been taken regarding hazardous risks and foolhardy undertakings:—

Moved by Bro. W. W. Fitzgerald, seconded by Bro. J. A. McGillivray, that the question of hazardous risks as per report of Committee sent up from the High Court of Ontario, be referred to the Executive Council, to deal with the subject as they may deem proper, and to specify what employments or occupations are specially hazardous, and what rates shall be charged on such lives when they are accepted in our Order. Carried.

Moved by Bro. J. A. McGillivray, seconded by Bro. J. Crawford, that no action of the Executive Council in *re* hazardous risks shall be retro-active, and that no change of rates in these classes shall affect those now members of the Order in good standing. Carried.

Moved by Bro. J. A. McGillivray, seconded by Dr. T. Millman, that any member about to engage in an extremely hazardous and foolhardy undertaking, likely to result in premature death, and of a fruitless nature, may be interdicted, and that the Executive Council be instructed to amend the Constitution and Laws so as to provide for the same. Carried.

The report of the Medical Board was then presented by Dr. T. Millman, the Secretary, as follows, and, on motion, was adopted.

REPORT OF MEDICAL BOARD.

Report of Medical Board, from July 1st, 1882, to June 30th, 1883. The number of medical examination papers submitted to the Board during the year were 1143.

945	were passed for \$1,000 each	\$945,000
97	" " " 2,000 "	194,000
48	" " " 3,000 "	144,000
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1090	Total amount	\$1,293,000
48	applying for \$1,000 rejected	\$48,000
2	" 2,000 "	4,000
3	" 3,000 "	9,000
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53	Total	\$61,000
In addition to this amount, four \$2,000 applicants were reduced to \$1,000; six \$3,000 applicants were reduced to \$1,000		
		\$16,000
<hr/>		
Total rejected and reduced		\$77,000
<hr/>		
Submitted in L., B. & C.		

T. MILLMAN, M.D.,

Sec. of the Board.

The Committee on Laws presented the following report, which, on motion, was adopted.

Supreme Chief Ranger, Officers and Representatives.

Your Committee on Laws beg leave to report as follows:

1st. We would recommend that an amendment be incorporated in the Constitution, giving power to certain officers of the Order to interdict any foolhardy undertaking about to be engaged in by a brother Forester, and making provision that if, after such interdiction, a brother Forester continues in his course, he does so at his own risk, and if the undertaking results in death, his beneficiary shall not be entitled to any benefits of the Order.

2nd. There are quite a number of amendments of a trivial character which are required in order to remove any doubts as to the meaning of each clause, and the sections might still further be re-arranged so as to group together all those that relate to one subject; and as we are now entirely out of Constitutions, and we shall require at once a new edition, we would advise you to give the Executive Council power and authority to thoroughly revise the Constitution, and re-arrange the sections, and make and incorporate such amendments as they may deem best.

3rd. We would also recommend the issuing of a new form of charter, and would suggest the adoption of the design herewith submitted. Such charter to be furnished to such existing courts as may desire them, at cost, and to be issued to new courts as they are formed.

4th. We also recommend that the action of the Executive in the admission of the Maccabees in the manner they were admitted be confirmed.

All of which is respectfully submitted in L., B. and C.,

JOHN A. MCGILLIVRAY,
D. H. WILLIAMSON.

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On motion, the salaries of the Supreme Secretary and Treasurer were fixed the same as last year.

The election of officers was next proceeded with, and resulted as follows :

S.C.R.—Oronhyatekha, M. D., London, re-elected by acclamation.

S.V.C.R.—J. B. Halkett, Ottawa, re-elected by acclamation.

S.S.—E. S. Cummer, Hamilton, re-elected by acclamation.

S.T.—T. G. Davey, London, re-elected by acclamation.

S. Physician.—T. Millman, M.D., London, re-elected by acclamation.

S. Coun.—W. W. Fitzgerald, London, re-elected by acclamation.

S. Auditors.—R. J. Halle, Chatham, and H. F. Switzer, Midland, re-elected by acclamation.

Kingston was selected as the next place of the annual meeting of the Supreme Court. It was determined to hold the meeting immediately after the adjournment of the High Court of Ontario.

The Supreme Chief Ranger then made the following appointments of officers:

S. Chap.—R. W. Jamieson, Winnipeg.

S. J. S.—A. F. Campbell, Brampton.

S.S.W.—W. Gerry, London South.

S.J.W.—W. Rea, Ottawa.

S.S.B.—G. Wilcock, M.D., Toronto.

S.J.B.—D. H. Williamson, Midland.

S.M.—W. Bowles, Ottawa.

S. Con.—O. J. Clark, Woodstock.

S. Mar.—J. Hunter, Windsor.

The officers for the ensuing year were then duly installed by Bro. E. Botterell, P.S.C.R.

Bro. Dr. Oronhyatekha was elected chairman, and Dr. Millman, secretary, of the Medical Board. The third member was left to be chosen by the S.C.R., and if possible to be selected from the Maritime Provinces. High Physicians were constituted *ex-officio* members of the Board.

The sum of \$400 was voted to the Supreme Chief Ranger, for his services to the Order for the past year.

The Supreme Court then adjourned, to meet again in the city of Kingston immediately after the adjournment of the High Court of Ontario.

The tenth Annual Communication of the Supreme Court of the Independent Order of Foresters was opened in due form in the Court House, Kingston, at 9 a.m., Thursday, August 21st, 1884, Dr. Oronhyatekha, S. C. R., in the chair.

OFFICERS PRESENT.

Dr. Oronhyatekha, S. C. R.; E. Botterell, P. S. C. R.; J. B. Halkett, S. V. C. R.; E. S. Cummer, S. Secretary; W. W. Fitz-

Gerald, S. Coun.; W. Gerry, S. S. W.; H. F. Switzer, and R. J. Halle, Auditors; J. A. McGillivray, P. S. Coun.

The Credential Committee reported the following credentials correct, and the brethren entitled to seats in the Supreme Court:

ONTARIO.—Bro. A. R. Milne, Kingston; Bro. D. E. Howatt, Deseronto; Bro. James Crawford, London; Bro. J. A. Todd, M.D., Georgetown; Bro. W. C. McLean, Barrie; Bro. W. C. Wilson, Woodstock; Bro. James Slater, Hamilton; Bro. James Bowerman, Napanee; Bro. John Culbert, Ottawa; Bro. A. H. Backhouse, Aylmer; Bro. Geo. Parish, London; Bro. Rev. J. M. Gray, Sterling; Bro. John Finagin, Hamilton; Bro. T. H. James, Glenwilliams; Bro. Wm. Griffith, Hamilton; Bro. A. Swayze, London; Bro. Jas. Adams, Kingston; Bro. H. Moreland, Ottawa; Bro. Geo. Henderson, Hamilton.

NEW BRUNSWICK.—Bro. Hon. D. L. Hanington, Dorchester; Bro. W. A. Trueman, Albert; Bro. Geo. Hetherington, M.D., St. John; Bro. Geo. H. Pick, Moncton.

NOVA SCOTIA.—Bro. Hon. D. C. Fraser, New Glasgow; Bro. H. T. Sutherland, New Glasgow; Bro. E. A. King, Oxford; Bro. C. A. Lowe, Spring Hill Mines.

QUEBEC.—Bro. F. H. Wildgoose, Montreal; Bro. C. W. Bolton, Montreal.

The following representatives were then initiated into the Supreme Court Degree by the Supreme Chief Ranger, Dr. Oronhyatekha:

Bro. A. R. Milne, Kingston, Ontario; Bro. A. H. Backhouse, Aylmer, Ontario; Bro. A. Swayze, London, Ontario; Bro. W. C. Wilson, Woodstock, Ontario; Bro. W. C. McLean, Barrie, Ontario; Bro. Wm. Griffith, Hamilton, Ontario; Bro. James Slater, Hamilton, Ontario; Bro. H. Morland, Ottawa, Ontario; Bro. T. H. James, Glenwilliams, Ontario; Bro. Geo. Henderson, Hamilton, Ontario; Bro. J. A. Todd, M.D., Georgetown, Ontario; Bro. James Adams, Portsmouth, Ontario; Bro. Rev. J. M. Gray, Sterling, Ontario; Bro. G. A. Hetherington, M.D., St. John, N.B.; Bro. F. H. Wildgoose, Montreal, Quebec; Bro. C. W. Bolton, Montreal, Quebec.

The following extracts are from the S. C. R.'s report:

EXTENSION OF THE ORDER.

Towards the end of August of last year, under an agreement with the Executive Council, I proceeded to the Maritime Provinces for the purpose of more thoroughly establishing the Order there. I had the honor of instituting the High Court of New Brunswick, in Moncton, on the 5th of September, 1883, with an efficient staff of officers, at the head of which was our distinguished Bro. Sheriff R. A. Chapman, of Dorchester, a gentleman eminently qualified for the position, and one who has taken a deep interest in the welfare of the Order in his jurisdiction.

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Shortly after, the work was begun in Nova Scotia by the institution of the first court at Amherst, under the name of Court Acadia, No. 102, and on the 24th of the month the High Court was duly formed at Truro, under most favorable auspices. Here, as in the sister province of New Brunswick, the Order was most fortunate in having secured so able a leader as the Hon. A. C. Bell, M.P.P., of New Glasgow, with the Hon. D. C. Frazer as Past High Chief Ranger. My old friend, I. J. Hingley, the Grand Secretary of the Good Templars, was chosen High Secretary. It was my intention to continue the work a while longer in Nova Scotia and New Brunswick, and then to cross it to Prince Edward Island and introduce the Order there; but, unfortunately, I was summoned home by the Executive upon urgent business connected with the Oates matter, and I have not been able since then to return to the field. Inasmuch, however, as High Courts were formed both in Nova Scotia and New Brunswick, the work has continued successfully, as was to have been expected, in both provinces. As some evidence of the care with which the selection of the membership was made, it is gratifying to state that no deaths have occurred in our ranks in the Maritime Provinces, and but two or three small claims for sick benefits have been made during the year. I hope you will arrange, at this session, to prosecute the work with vigor all along the lines, and that before the year 1884 dies we shall see our numbers doubled. I had arranged to visit Nebraska, Dakota, and Minnesota, during the month of July, but owing to unforeseen circumstances I was obliged to postpone that visit. I have no doubt but that we could easily establish High Courts in each of those jurisdictions.

OUR LATE BROTHER J. WELLS.

On the 9th of May the death claim papers covering the death of our late Bro. J. Wells, of Court Elgin, No. 29, of Aylmer, was laid before your Supreme Officers. The Supreme Secretary, in transmitting the papers, called my attention to the fact that the brother had been reported by his court as suspended on the 1st day of March, and that on the 28th of April the Supreme Secretary had received, from the financial Secretary of the court, a communication intimating that Bro. Wells had been reinstated on the 25th of April. The certificate of the physician accompanying the claim papers, showed that the brother had been ill sixty days of the disease of which he died on the 6th of May, thus appearing that the re-instatement had taken place only eleven days before death, and while the brother was ill.

The brother having been suspended on the 1st day of March, and no action having been taken for his reinstatement till *fifty-five days* after suspension, could not have been legally reinstated without again passing our medical examination. Again, even if the reinstatement had taken place within the *thirty days*, it having been shown by the medical certificate accompanying the claim papers that the brother had been ill for something like *forty-nine days* prior to his reinstatement, according to Section 120 he could not

have been reinstated under any circumstances, during the time of such illness.

It was with great regret that, under these circumstances, we felt that we could not recognize the claim. The Brethren of Court Elgin, of Aylmer, were notified of this, and the C.D.H.C.R. was requested to meet me at St. Thomas, with the books of the court. Not only did he come with the books, but he was accompanied by the Secretaries of his court, when full explanations were given, and I became thoroughly satisfied that the brethren of the court had been acting in good faith, and not as it appeared at first, in wilful violation of our laws, in reinstating the brother during his illness.

I understand that Bro. Backhouse, of Court Elgin, No. 29, has been instructed by his court to lay before the Supreme Court the circumstances connected with the unfortunate suspension of our late Brother Wells, and which leads the court to hope that your honorable body may see your way clear to order the payment of the endowment. I would therefore recommend that the papers be referred to a special committee to examine the whole matter, and before whom the brother can appear, and prefer the claims of his court. I am satisfied if that committee can report that the claim can be paid without violating our laws, that you will cheerfully order its payment, and that you will not allow a mere technical objection to stand in the way of its payment. * * *

AMENDMENT TO THE INSURANCE LAW.

Late in the session of Parliament, this year, a Bill was introduced by Sir Leonard Tilley for the purpose of bringing all societies giving an insurance benefit to their members, under government inspection. As soon as received the Bill was submitted to our Counsellor, and it was his opinion that, owing to our having a reserve fund, one of the clauses might be used against us; and in order to insure against any trouble, I proceeded to Ottawa for the purpose of having, if possible, all ambiguity removed from the clause in question. I had interviews both with Sir Leonard Tilley and Prof. Cherriman, and it was agreed to change the clause in question in the way we desired. Sir Leonard Tilley at the time expressed some doubts as to whether he would be able to push through the Bill, owing to the lateness of the session and the press of public business; and the Bill was, in fact, one of the "babes" that had to be slaughtered. But there is no doubt but that it will again be brought before the House next year and pushed through to an Act at the next session of Parliament. * * *

The Executive Council were unanimously of the opinion that the measure submitted by the Government, through Sir Leonard Tilley, was a wise one, and in the true interests of every well conducted organization, like the Independent Order of Foresters, and hence had our hearty support. It is to be hoped that before another year the Bill will become law, and that every organization will be required to submit to Government inspection and super-

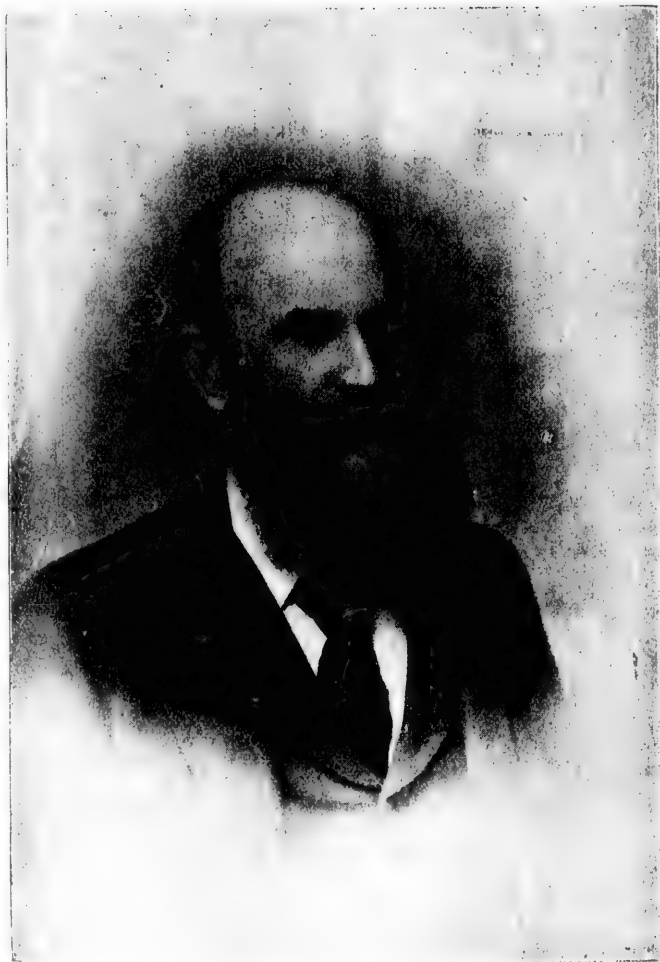
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vision. So far as the Independent Order of Foresters is concerned, it fears nothing by comparison with any other organization of the kind, and the more it is inspected the more will its unsurpassed system commend itself to those who know anything about the fundamental principles of insurance.

AMENDMENT TO THE ENDOWMENT LAW.

After careful enquiries, I am convinced that we can, with a small additional tax, still further improve our Endowment Law, by the addition of the following provisions relating to an endowment class:

182. (1) Each member of the Order, in good standing upon the 1st day of September, 1884, at his own option, may be enrolled in the endowment class on or before the 1st day of October, 1884, by his paying a special enrolment fee equivalent to one assessment, according to his present rating.

(2) Thereafter he shall pay semi-annually, before each first day of January and before each first day of July in each year, one extra assessment equivalent to one assessment, according to his present rating.

(3) Candidates, on initiation, may be immediately enrolled in the endowment class, by paying a special enrolment fee equivalent to one assessment, according to their age and the amount of endowment taken, as provided in sections *one hundred and seventy-seven* and *one hundred and seventy-nine*.

(4) Thereafter they shall pay semi-annually before each first day of January, and before each first day of July in each year, one extra assessment equivalent to their monthly rates of assessment, for the time being.

183. (1) Members, other than those embraced in section *one hundred and eighty-three*, may be enrolled or reinstated in the endowment class by paying a special enrolment fee equivalent to one assessment, according to the schedule of rates provided for in the Endowment Laws, for their actual age at the time of such enrolment or reinstatement.

(2) Thereafter they shall pay semi-annually before each first day of January, and before each first day of July, in each year, one extra assessment, equivalent to their special enrolment fee.

FORFEITING STATUS.

184. (1) Any member, who is enrolled in the endowment class, failing at any time to pay the required extra assessments, shall forfeit his standing in the endowment class, and shall revert back to the ordinary class, or to the extra hazardous class, as the case may be.

(2) Any member, who has thus forfeited his standing in the endowment class, may be reinstated in such class by his again paying the special enrolment fee, and two extra assessments for each extra assessment he may be in arrears at the time of reinstatement.

185. Members in the endowment class shall have their endowments paid in full to themselves within *thirty days* after completing their expectancy of life, according to the following table:

Age. Expectation Full Endowment of Life. payable at			Age. Expectation Full Endowment of Life. payable at		
18	45	63	40	29	69
19	44	63	41	28	69
20	43	63	42	27	69
21	42	63	43	26	69
22	41	63	44	26	70
23	41	64	45	25	70
24	40	64	46	24	70
25	39	64	47	24	71
26	39	65	48	23	71
27	38	65	49	22	71
28	37	65	50	21	71
29	36	65	51	20	72
30	36	66	52	20	72
31	35	66	53	19	72
32	35	67	54	19	73
33	34	67	55	18	73
34	33	67	56	17	73
35	32	67	57	17	74
36	31	68	58	16	74
37	31	68	59	15	74
38	30	68	60	15	75
39	29	68			

186. On the payment of the full endowment to a member in the Endowment Class, all claims or interest of such member, or of the widow, orphans, or beneficiaries, heirs, administrators, or assigns of such member to the Endowment Fund of the Order shall thereby cease, and become absolutely null and void.

I also recommend the addition of a provision for the admission of ladies in to full beneficiary membership, to rank in our extra hazardous class. * * *

The Supreme Secretary reported as follows as to the state of the Order:—

There have been 43 new courts instituted during the year, as follows: 12 in Ontario, 18 in Nova Scotia, 12 in New Brunswick and 1 in Dakota Territory. We have also resuscitated 3 dormant courts, which are to-day live and active courts.

There were on the 1st day of July, 1884, 2,355 members in good standing on our books, as the following statistics will show:—

No. of members at last report.....	1,530
“ “ Initiated during the year.....	1,228
Total.....	—2,758

No. of members withdrawn during the year.....	10
No. of members suspended during the year.....	385
No. of members died	8
	<hr/> 403
No. of members on 1st July, 1884	2,355

The present membership is classified as follows, viz. :

1st or \$1,000 class, 2,083 ; 2nd or \$2,000 class, 192 ; 3rd or \$3,000, 80.

The Supreme Treasurer's report showed that the receipts for the year on Endowment account, including interest, amounted to \$23,922.56, of which \$1,176.70 was paid for management expenses, and \$10,408.61 to the beneficiaries of the deceased Foresters, leaving a balance of \$12,337.25, which, with the amount on hand at the beginning of the year, left a total balance of \$17,196.85.

The Medical Board in their report said :

It is the opinion of the Board, that owing to the examination of the urine being made imperative—and we could have required nothing less, if we desired to maintain the high character which our Order has attained—there must be increased compensation paid to our Medical Examiners.

During the year the Board has received and considered 1,417 applications, classified as follows :

75 applicants for \$3,000.....	\$ 225,000
138 " " 2,000.....	276,000
1,204 " " 1,000.....	1,204,000
<hr/> 1,417	<hr/> \$1,705,000

These applications were disposed of as follows :

PASSED.

60 applicants for \$3,000.....	\$ 180,000
119 " " 2,000.....	276,000
1,153 " " 1,000.....	1,153,000
<hr/> 1,332	<hr/> \$1,571,000

REDUCED.

7 applicants for \$3,000 to \$2,000.....	\$ 7,000
5 " " 3,000 " 1,000.....	10,000
12 " " 2,000 " 1,000.....	12,000
<hr/> 24	<hr/> Total reductions \$29,000

REJECTED.

3 applicants for \$3,000	\$ 9,000
7 " " 2,000	14,000
51 " " 1,000	51,000
<hr/> 61	<hr/> Total rejected \$74,000

Thus out of the 1,417 applicants the board has passed 1,356 for \$1,662,000, and has rejected 61 applicants for 74,000, which, added to amount of those reduced, makes a total of \$103,000 declined by the Board.

The causes of rejection were as follows :

- 21 Heart complications.
- 11 Diseases of lungs.
- 3 Intemperance.
- 3 General bad health.
- 1 Abscess.
- 1 Insanity.
- 1 Rheumatism.
- 1 Disease of the bladder.
- 19 Hereditary phthisis.

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Upon the whole, the Medical Board is of the opinion that the mortality record of the past year, having been only seven in a membership of over 2,000, shows conclusively that the examinations have been carefully made, and the supervision which the Board has exercised has been conducive to the interests of the Order.

All of which is respectfully submitted in L., B. and C.,

THOS. MILLMAN, M.D.,

Secretary of the Medical Board.

The recommendation of the Supreme Chief Ranger to admit ladies into the Order suffered a disastrous defeat, notwithstanding the addition of the rider that "the operations of the law for the present be limited to the United States." The official record shows that only 7 voted in favor, while 20 voted against.

It was sometimes said that the Executive was dominated entirely by the S.C.R. and frequently used as a matter of reproach, and many an invective was hurled at the "one-man power" with which the Order was supposed to be governed. But those who made such accusations knew little of what they were talking about. As a matter of fact many a hot discussion has taken place in the executive, and the S.C.R. overruled by his colleagues as to matters of public policy in connection with the Order. These differences hardly ever found their way outside of the Executive rooms, because, as a rule, the S.C.R. deferred to the opinions of his colleagues, his rule being that if unable to convince them as to the propriety or expediency of any proposed measure, not

to run the risk of defeat in the Supreme Court. In other words, to submit to the Supreme Court only such matters as had received the endorsement of his colleagues. Once in a while, however, the S.C.R. carried these differences to the Supreme Court. One of these occasions is recorded in the minutes now under review. It was in regard to the incorporation in our laws of the sections relating to the "Special Endowment." The following is the record:

The Committee on Constitution and Laws presented their second report, as follows: The question of the establishment of an endowment class to whom would be paid the amount of endowments to the members on their attaining the full expectation of life having been referred to us, after due consideration (the question being of such importance), we recommended that it be allowed to stand as a notice of motion till the next annual meeting of the Supreme Court.

J. A. MCGILLIVRAY, *Chairman*.
ED. BOTTERELL,
W. W. FITZGERALD.

Moved by Bro. J. Crawford, and seconded by Bro. W. Gerry, That the consideration of the proposed amendment to the Constitution as to the endowment class be not postponed, but taken up now and the said amendment put upon its passage.

When this last motion was adopted, Bro. Botterell, who sat to the left of the chair, suggested that it be referred back to the committee "with instructions," instead of the Supreme Court then and there acting on the subject matter contained in the report of the committee.

The S.C.R. accepted the suggestion and so advised the Supreme Court. It was then

Moved by Bro. J. Adams, and seconded by Bro. J. Crawford, That the proposed amendment to the Constitution as to an endowment class be referred back to the Committee of Constitution and Laws, with instructions to report in favor of the adoption of the proposed amendment. Carried.

The committee, however, were in no hurry to report back as instructed, and the S. C. R., learning that several of those who were in favor of the amendment were obliged to leave for home that night, and as the committee still held back its report, placed the matter in the hands of the "boys." Shortly afterwards it was

Moved by Bro. J. Crawford, seconded by Bro. A. Swayze, That inasmuch as the Committee on Constitution and Laws has failed to report on the matter of the amendment of the Constitution referring to the endowment class, it be taken out of the hands of the committee, and be acted upon by the Supreme Court now. Carried.

Moved by Bro. R. J. Halle, seconded by Bro. J. A. Todd, That the amendment of the Constitution, as proposed by the Supreme Chief Ranger, concerning an endowment class, be adopted.

Moved in amendment, by Bro. W. W. Fitzgerald, seconded by Bro. E. Botterell, That the consideration of the proposed amendment be postponed until the next annual session of the Supreme Court.

The amendment was negatived on the following division :

Yeas.—G. Parish, J. Adams, E. Botterell, W. W. Fitzgerald, J. B. Halkett, J. A. McGillivray, Dr. Geo. Hetherington. Total, 7.

Nays.—A. R. Milne, D. E. Howatt, J. Crawford, W. C. McLean, W. C. Wilson, Jas. Slater, A. H. Backhouse, John Finagin, W. Griffith, A. Swayze, G. Henderson, Oronhyatekha, H. F. Switzer, R. J. Halle, W. Gerry, E. S. Cummer, F. H. Wildgoose, C. W. Bolton. Total, 18.

The original motion was then carried on the same division. The amendment to the Constitution having been carried by over a two-thirds vote, the Supreme Chief Ranger declared the amendment duly adopted.

The Finance Committee presented the following report :

To the Supreme Chief Ranger and Representatives.

We, the Finance Committee, beg leave to report as follows : Seeing that the Auditors have done their work so efficiently, and at considerable expense and loss of time, we would recommend that the sum of \$10 each be paid out of the Supreme Court funds, which shall include their travelling expenses.

With reference to that portion of the S. C. R.'s report regarding the Medical Board, your committee are of opinion that the very satisfactory manner in which the work has been done in the past, as clearly shown in the low death rate of our members, deserves recognition at the hands of the Supreme Court, and we would recommend that the sum of 25 cents be fixed in future as the fee for each examination paper reviewed. We further recommend that the Supreme Secretary's salary be fixed at the sum of \$800 for the coming year, and that of the Supreme Treasurer at \$150 for the coming year.

We recommend that a grant be made to the S. C. R. of \$200 for his very efficient services to the Order during the past year, and further, that the Journal Secretary be donated the sum of \$10 for his services during the present session of Supreme Court.

We cannot but congratulate the Order on its financial prosperity during the past year, and trust that it will continue to the end of time.

All of which we beg leave to respectfully submit.

W. GRIFFITH,
J. A. TODD,
A. H. BACKHOUSE.

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JOSEPH MALINS,

G.C.T. OF I.O.G.T.,

PAST HIGH CHIEF RANGER, MID-ENGLAND.



GEO. W. HOLMAN, P.D.H.C.B.

W. H. DRENNAN, P.S. Marshal, ex-Mayor of Kingston.

GEO. E. CHALLES, D.S.C.B.

H. GIBBENS, D.S.C.B.

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The report of the Finance Committee was considered, clause by clause, and the report adopted as a whole.

The Supreme Chief Ranger, on being informed of the action of the Supreme Court, in voting him the sum of \$200, as a slight appreciation of his very efficient services during the past year, most heartily thanked the officers and representatives for their tangible recognition of his services, and expressed a desire, with the approval of the Supreme Court, to donate the \$200 in two prizes of \$100 each, one to the subordinate court initiating the largest number of members between the 1st of September next and the 1st of August, and one to the member who shall be instrumental in bringing in the largest number of members during the same period.

Moved by Bro. J. A. McGillivray, and seconded by Bro. W. Griffith, that while the officers and representatives of the Supreme Court heartily appreciate the generosity and kindness of the S.C.R., they desire to express a most decided wish that he do not so dispose of the amount donated, but they desire him to accept it for himself. Carried.

The Committee on Appeals and Petitions then presented their first report, relating to the claim presented by Bro. A. H. Backhouse on behalf of the heirs of Bro. Wells, deceased.

COURT HOUSE, KINGSTON,

August 21st, 1884.

To the Supreme Chief Ranger and members of the Supreme Court, I.O.F.

We, the members of your committee, beg leave to report as follows: That we have given due consideration to the claim made on behalf of the late Bro. J. Wells, Court Elgin, Aylmer, Ontario. We find in this case that our late Brother suspended himself on 1st March, 1884, for non-payment of dues and assessments, and that his death took place on May 6th, 1884, and that between his suspension and death he was not constitutionally reinstated (see clauses 117 and 118 endowment laws). We therefore sincerely regret that we cannot recommend the payment of said claim.

All of which is respectfully submitted in L., B. and C.,

A. R. MILNE,
W. C. McLEAN,
W. C. WILSON.

Bro. Backhouse requested that he be heard in the matter, and the Supreme Court granted him unlimited time, whereupon he addressed the Supreme Court at length, and placed before them all the facts in detail, as well as the evidence bearing on the case.

The members of the Supreme Court endorsed the report of the committee, and on motion of Bro. A. R. Milne, seconded by Bro. W. C. McLean, that the report of the committee be adopted, it was unanimously carried.

The election of officers was then proceeded with, and resulted as follows:

S.C.R., Bro. Oronhyatekha, M.D., London, Ontario, re-elected by acclamation.

S. V. C. R., Bros. Geo. Hetherington, M. D., St. John, N.B.; J. Crawford, London, Ont., and J. Adams, Portsmouth, Ont., were nominated. Bros. J. Crawford and J. Adams withdrew, and Bro. Geo. Hetherington, M.D., was declared duly elected by acclamation.

S.S., Bro. E. S. Cummer, Hamilton, Ont., re-elected by acclamation.

S.T., Bro. T. G. Davey, London, Ontario, re-elected by acclamation.

S. Physician, Bro. T. Millman, London, Ont., re-elected by acclamation.

S. Counsellor, Bro. John A. McGillivray, Uxbridge, Ont., elected by acclamation.

S. Auditors, Bros. R. J. Halle, Chatham; H. F. Switzer, Midland; Griffith, Hamilton, and McLean, of Barrie, were nominated. Bros. Griffith and McLean declined, upon which Bros. Halle and Switzer were declared re-elected by acclamation.

St. John, N.B., was unanimously selected as the place for holding the next annual meeting of the Supreme Court, on condition that excursion rates be secured for representatives.

In the event of excursion rates not being obtainable to St. John, Montreal was the next place selected for holding the annual communication of the Supreme Court.

The Supreme Chief Ranger then made the following appointments of officers:

S. Chaplain, Bro. Rev. J. M. Gray, Stirling.

S. J. S., Bro. A. H. Backhouse, Aylmer.

S. S. W., Bro. G. Parish, London.

S. J. W., Bro. J. Adams, Portsmouth.

S. S. B., Bro. C. W. Bolton, Montreal.

S. J. B., Bro. W. C. Wilson, Woodstock.

S. Marshal, Bro. J. Crawford, London.

S. Con., Bro. W. C. McLean, Barrie.

S. Messenger, Bro. D. E. Howatt, Deseronto.

The officers were then installed by Bro. Botterell, and after transacting routine business the Supreme Court adjourned.

As the Wells case was subsequently taken into the courts of law by the beneficiaries, and several points of general interest to fraternal society men were involved in the case, which were settled by the judgment of the court of Queen's Bench, we think it best to give here the case as reported by the S. C. R., in 1889, together with the judgment of the court, as delivered by His Lordship, Judge Street:

THE WELLS CASE.

The case against the Order known as the "Wells Case," has been decided since our last session in favor of the Order. For the information of the

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younger members, I may state briefly that Brother J. Wells, a dentist of Aylmer, Ont., was one of the charter members of Court Elgin, No. 29, and he continued a member till the 1st day of March, 1884, when he ceased paying assessments. At the first regular meeting of the court thereafter, he was reported in open court by the Financial Secretary as being suspended. Immediately afterwards one of the members, who was a friend of the brother, called upon him and told him that he had been reported in court as suspended, and asked him to reinstate himself. His reply was unmistakable. It was to the following effect: "I regard the Order as rotten, and will have nothing more to do with it, but will take care of myself in the future." A few days after this he was taken seriously ill, and steadily became worse till he died on the 6th day of May. On the 25th April, when the brother was sick unto death, the Financial Secretary, Brother Dr. McCausland, one of the attending physicians, sent two assessments to the Supreme Secretary, on Brother Wells' account, and marked him reinstated in the books of the court. The Supreme Secretary notified the local court that he had received the assessments and held them subject to the action of the Medical Board. In other words, the Supreme Secretary in effect, informed the court that before Brother Wells could be reinstated, he would again have to pass the Medical Board.

The Financial Secretary, in his evidence, testified that he believed a member could reinstate himself any time within three months, by simply paying up the arrears, and therefore in sending the assessments for Brother Wells at the time that he did, he thought he was acting within the Constitution, and that the brother was actually reinstated. He further testified that it was his own money he had sent, and that to the day of the trial he had not been repaid at all.

The death claim papers came in on the 9th of May. The certificate of the attending physician showed that the late Brother Wells was ill of the disease of which he died for sixty days prior to his death. As he died on the 6th of May, this would show that Brother Wells was taken ill on or about the 7th of March, a week after he had deliberately left the Order, by ceasing to pay his assessments.

There was no question as to the fact that, on the 25th April, the date the two assessments, which should have been paid on the previous 1st day of March and the 1st day of April, were sent to the Supreme Secretary, the brother was in a critical condition, and getting worse and worse day by day.

In view of these facts, the alleged reinstatement was held by the Executive Council to be wholly illegal, especially in view of the following section of the Constitution:

110. No member of the Order can, under any circumstances, be reinstated without he is, at the time of reinstatement, in good bodily and mental health; and any court attempting to reinstate a member while ill or disabled, or is in any way unsound in mind or body, shall *ipso facto* forfeit its charter, and the court shall be dissolved, and shall not have its charter renewed; and

such attempted reinstatement shall be deemed to be irregular and void, and of no effect; and if the member sought to be reinstated has been a consenting party to such irregularity, he shall *stand expelled* from the Order.

The Executive having declined to pay the claim, the matter was brought before the Supreme Court at its session in Kingston, in August, 1884, when the Supreme Court, after an exhaustive inquiry, confirmed the action of the Executive. Three years afterwards suit was entered to recover the amount of the policy, viz., \$1,000.

The case, after several postponements, came to trial at the Elgin Fall Assizes, held in St. Thomas in 1888, before Mr. Justice Falconbridge and a jury. The case, however, was withdrawn from the jury by his Lordship, as the questions involved in the case were wholly matters of law, and not of facts. The Judge decided against the Order, when notice of an appeal was at once given, and, later on, argued in term at Osgoode Hall, before Chief Justice Armour and Justices Street and Falconbridge.

The judgment of the Court, which was delivered by Mr. Justice Street, was as follows:

The evidence is stated in the judgment of Street, J., 4th February, 1889.

STREET, J.:

The Constitution and By-Laws of the Independent Order of Foresters were put in at the trial. From them it appears that the defendants are incorporated under the Act above referred to by the name under which this action is brought against them. The corporate officers are elected annually at a meeting composed of representatives from the various branches of the Order, called "Subordinate Courts," these branches being organized under the authority of the officers of the Supreme Court, or Central Body. All policies of insurance are issued by the Supreme Court. The members of the Order are persons who have joined some one of the subordinate courts. Each member, upon joining the Order, is obliged to take out a policy of insurance upon his life for at least \$1,000, and is not allowed to take one for more than \$3,000. A scale of monthly assessments, payable by each member, is contained in the By-Laws: these assessments are payable by each member on or before the first day of each month to the Financial Secretary of the subordinate court to which he belongs, and he remits monthly to the Secretary of the Supreme Court (called the Supreme Secretary) the amount of the assessments received by him, and these assessments form the fund from which the claims under the policies of insurance are paid.

The term "good standing" in the Order is defined by By-law 52 as signifying "that the member is not either suspended or expelled from his court, or from the Order, and that he has paid within the prescribed time * * * all his assessments for the endowment fund." By the same By-Law it is declared that "a member not in good standing loses all his rights and claims upon the Order, of whatsoever kind and nature, and can only regain them when reinstated according to these laws."

By-law 247 provides that, in case "a member has not to his credit in the court treasury the full amount of one assessment for each \$1,000 of endowment held by him on the first day of each and every month, he shall *stand suspended*, and he shall not be entitled thereafter to receive any benefit from the court or Order until he is duly and legally reinstated."

By-law 117 provides the mode in which a member suspended for non-pay-

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ment of assessments may, within thirty days from having become suspended, be reinstated.

By-law 118 provides that any member suspended for non-payment of any accrued liability, and not having been reinstated within thirty days from the date of suspension, as provided in section 117, can be reinstated only on payment of all arrearages, passing again the medical examination of the Order, and being approved by a two-thirds vote of his court.

By-law 119 provides that "on the reinstatement of any member the Financial Secretary shall at once transmit due notice on form No. 8 to the Supreme Secretary, giving name in full, date of admission, date of suspension, and date of reinstatement, and *no one shall be deemed to be reinstated till after the transmission of such notice.*"

By-law 120 provides that "no member of the Order can, under any circumstances, be reinstated without he is at the time of reinstatement in good bodily and mental health: and any court knowingly reinstating a member while ill or disabled, or in any way unsound in mind or body, shall *ipso facto* forfeit its charter * * * and such reinstatement shall be irregular and void and of no effect, and if the member sought to be reinstated has been a consenting party to such irregularity, he shall be expelled from the Order by the Executive Council."

By By-laws 248 and 249 the Secretary of each court is required to make a return to the Supreme Secretary at the beginning of each month of the names and ages of the persons admitted to membership or reinstated since last report; the names and ages of those who have died, been suspended, or expelled, or who have withdrawn from the Order since last report; and is on the first day of each month to remit to the Supreme Secretary the amount of one assessment for the endowment fund for each member of the court in good standing, and the amount of all arrearages due on each reinstated member.

The "medical examination of the Order" mentioned in By-law 118 is defined by by-law 53 as follows: "the medical examination of the Order consists of three parts, viz:

"(1) The full, explicit and correct answers to all the questions propounded to applicants in the medical examination forms.

"(2) The examination, which is to be made upon the prescribed form by a duly commissioned court physician, or by a physician specially authorized by the Supreme Chief Ranger to make the medical examination: and

"(3) The review of such medical examination by the Medical Board."

The Medical Board is to be elected annually at the annual meeting of the delegates from the subordinate courts, and other persons are *ex officio* members of it.

We have here an elaborate system of rules, carefully planned in the interest of the company, and having for their main object the enforcement of absolute punctuality in the payment of the monthly sums which go to form the funds to meet claims under penalty of immediate suspension from any rights on the part of the assured; and these rules are so framed that a member once suspended can only be restored to his former rights by the consent and with the approval of the Central Governing Body of the Order. With the extremely small monthly payments called for by the rules, and the large number of persons insured from time to time under such a system as this, it does not seem unreasonable that the system should be a stringent one, in order to prevent endless trouble in the collecting of assessments and endless confusion in regard to claims of this nature.

The facts of the cases so far as they concern this particular policy (for other claims were sued for as to which no contest here arises), do not seem to be of a complicated nature, nor open to much dispute.

On the 19th January, 1883, the defendants authorized the formation of a subordinate court at Aylmer, Ontario, called "Court Elgin, No. 29," of which Jeremiah Wells became at once a member. On the 1st of February, 1883, he paid his first monthly assessment of 92 cents and became entitled to a policy for \$1,000 which was issued to him on the 10th of February, 1883. On the 23rd of November, 1883, in accordance with the rules of the Order, he directed that the benefits to arise under the policy should be paid to his daughter, Minnie Wells, the plaintiff in this action. He continued to pay his monthly assessments regularly until and inclusive of 1st of February, 1884; he failed to pay the assessment due 1st of March, 1884, and by such failure he became at once suspended by virtue of By-law 247, and ceased to be a member of the Order "in good standing," under By-law 52, and his name appears in the minutes of the meeting of "Court Elgin, No. 29," held on 14th of March, 1884, in the list of suspended members. He had taken a severe cold at Christmas, 1883, which had settled upon his lungs, and by the end of February it was apparent that he could not recover; he never rallied from this illness, and died on 6th of May, 1884. A day or two before the 25th of April a sum sufficient to pay the assessments for the 1st of March, 1st of April, and 1st of May was paid to the Financial Secretary of Court Elgin, No. 29, either by Mr. Collington, the son-in-law of Wells, or by some other friend of his. On the 25th of April, the sum of \$1.84, being the arrears due 1st of March and 1st of April, was sent by Dr. McCausland, the Financial Secretary of the subordinate court, without any return or explanatory statement, to Mr. Cummer, the Supreme Secretary of the Order, and were acknowledged by the latter by post card as "endowment assessment for April for J. Wells," the post card being dated on 29th of April. On 25th of April the regular meeting of the subordinate court was held, and the name of Wells was reported as that of a member who had been reinstated, and amongst the payments reported to the meeting appears, "J. Wells, \$1.84." No other meeting of the court was held until after the death of Dr. Wells, but in the monthly report sent down by Dr. McCausland, the Financial Secretary, to the Supreme Secretary, after the death of Dr. Wells, and before the 14th of May, his name appears on the list of "members in good standing," as having paid 92 cents which, with other moneys, is enclosed with the report. A list of "members reinstated since last report" forms part of the return, and the name of Dr. Wells does not appear in that list, although if reinstated at all, he had been reinstated during the period covered by the report.

The Supreme Secretary acknowledged receipt of this return and of the money enclosed in it on the 16th of May, adding at the foot of his post card "Reinstatement assessments held subject to the re-examination, as required by the Constitution."

The Supreme Secretary, being called and having produced his register of payments of assessments made up from the monthly returns sent in to him, swore that the reason why he did not give credit to Dr. Wells' account in the register for the \$1.84 and the 92 cents remitted on the 29th of April and the beginning of May, as he would have done in the ordinary course, but credited them to the account of the subordinate court, was because of the fact that the completion of the reinstatement had not taken place.

Dr. McCausland in his evidence states that Wells "was reported reinstated on the 25th of April, along with two other members, the sum of \$1.84 having been paid over on or about 25th of April to pay the assessment due by the deceased for the months of March and April, 1884. I don't remember who paid it, but it was paid on his behalf, and I reported the matter to the local

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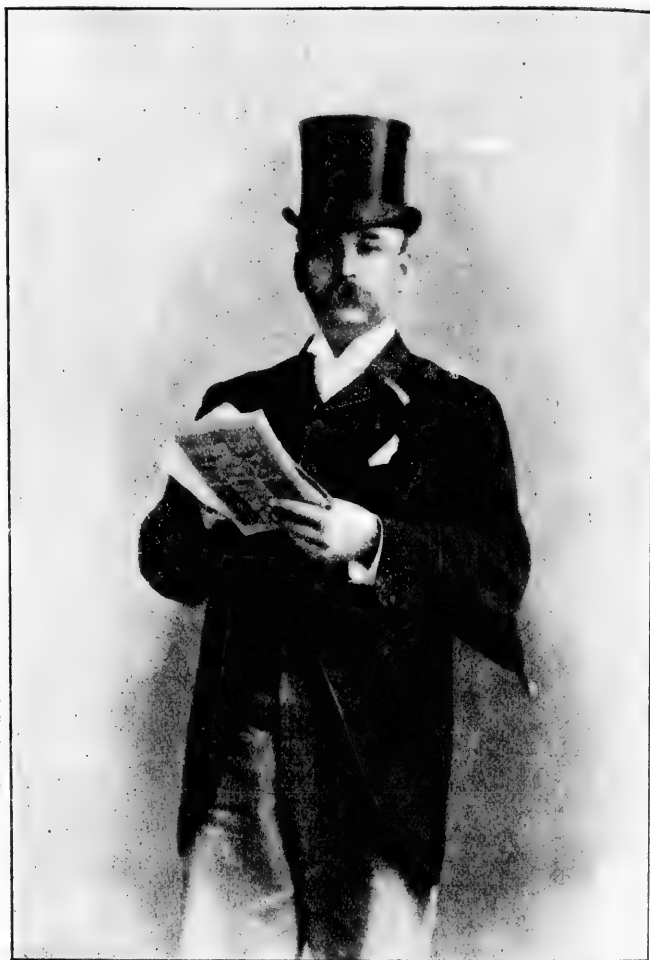
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court, and the money was promptly sent the Supreme Secretary at Hamilton within a few days, and deceased died within ten days of that time. I reported his illness as extending over a period of sixty days prior to his death. The nature of the illness was inflammation of the lungs. The deceased was in a very serious condition at the time of the payment of the \$1.84, and at the time of his death *I was under the impression that any suspended member could be reinstated within ninety days by payment of back dues, without medical re-examination: that was the reason that I reported the deceased as reinstated on the 25th of April.*"

The deceased was buried by the members of Court Elgin, No. 29, as a person who had died whilst a member and at the expense of the court. After his death, on the 14th of May, 1884, the Supreme Secretary wrote to the Financial Secretary of the court that "if it turns out on investigation, as it now appears, that the late brother was sought to be improperly reinstated, the assessments remitted will be refunded to your court." It appears that about the 25th of April the deceased was informed by Dr. McCausland, the Financial Secretary of the court, that he had been actually reinstated in the Order by what had been done.

The By-laws of the Order, whether actually shown to have come to the knowledge of the deceased or not, are binding upon him, because it was his duty to make himself acquainted with the terms of the policy delivered to him, in which these by-laws are incorporated as a special condition. It is clear beyond question that his reinstatement was not only not in accordance with the By laws, but was in direct violation of them, and that if the rights of the plaintiff are to be governed by the by-laws, she cannot succeed in this action, because according to the By-laws the deceased was not a member in good standing in the Order at the time of his death. The Financial Secretary of the subordinate court was the agent of the company to receive the monthly assessments from persons in good standing, and also from persons who had been suspended for non-payment of their assessments and were in course of reinstatement. The conditions to be performed by a suspended member desirous of being reinstated, after a suspension, had been in force for over thirty days, were: 1st. Payment of arrearages; 2nd. Passing medical examination; 3rd. Being approved by a two-thirds vote of his court. Of these three conditions to his reinstatement the deceased had performed only the first, and possibly the third, as the fact of his reinstatement was mentioned and not objected to at the court meeting on 25th of April. It is conceded on all hands that his state of health was such that it was impossible for him to have complied with the second of these conditions, and he did not attempt to do so. The facts of the receipt of his arrears by the Financial Secretary of the court, and of his having assured the deceased that his standing in the court had been restored, and that the Supreme Secretary had received and retained the two sums of \$1.84 and 92 cents, are relied upon by the plaintiff as showing a waiver or creating an estoppel on the part of the defendants. It is certainly true that in many cases this has been so held: *Wing v. Harry*, 5 D. M. & G. 265; *Hodsdon v. Guardian Life Insurance Co.*, 97 Mass. 144; *Frost v. Saratoga Mutual*, 5 Denio 154; *Watt v. Atlantic Mutual*, 31 C. P. 53; *Neil v. Union Mutual*, 7 A. R. 171; *Moffatt v. Reliance*, 45 U. C. R. 561; *Acey v. Fernie*, 7 M. & W., 151; *Busteed v. West of England Ins. Co.*, 5 Ir Chy. Rep. at 571; but the application to societies of this nature of the doctrine of waiver has been questioned in an American case of *Borgraefe v. Knights of Honor*, 22 Missouri Appeal Reports 127, where many of the questions arising here are very fully discussed.

In every case, however, in which the fact of payment and receipt have

been held to operate as a waiver of a forfeiture, the receipt of the premium has been inconsistent with an intention of the company to insist upon the forfeiture. Waiver depends upon the intention existing in the person receiving the payment, as implied from the circumstances under which it has been received. If a payment is received under circumstances which are as consistent with an intention not to waive any right as with a contrary intention, and nothing is done on the part of the insured to show an intention one way or the other, it would be unjust to presume against him that he received the payment intending to waive his rights. The onus is upon the party alleging a waiver to prove facts which establish it.

The Financial Secretary of the Court here accepted these payments not intending to waive any rights which the defendants had, for he was ignorant that any such rights existed; he supposed the mere payment within ninety days of the suspension operated as a reinstatement. But both he and the assured were bound to know from the By-laws that the payment of the arrears was only the first step towards the restoration of the assured to his rights. The Financial Secretary was an agent to receive the assessments under certain conditions, which were binding upon both himself and the deceased. He had full right to receive the arrears from the assured, but only as a first step towards the reinstatement of the latter. He was required by the By-laws to pay all moneys over to the Treasurer (By law 197) of the Court, from whom, on the first of each month, he is to obtain a cheque for the moneys payable to the Supreme Secretary, under By-law 249. He had no right to forward to the Supreme Secretary any payments made by members who had been suspended until their reinstatement had been completed. His knowledge of the By-laws appears to have been incomplete, for immediately upon receiving the \$1.84 for the arrears due by the deceased, instead of paying it to the Court Treasurer, as required by the By-laws, with whom it should have remained pending the medical examination, he sent it direct to the Supreme Secretary. Now, that official was aware from his books that the deceased had been suspended on the 1st of March, and being the medium of correspondence between the Central Body and the subordinate court, he must also have been aware that he had not been reinstated according to the By-laws; he had no authority under these By-laws to receive any money from suspended members who had not been properly reinstated, but he must be taken to have known that it was not contrary to the By-laws for the Secretary of the subordinate court to receive arrears from suspended members pending their complete reinstatement; and therefore, instead of doing that which would have been the proper and prudent course under the circumstances, and returning the amount at once to the Secretary of the sub. court, he carried it to the credit of the subordinate court and simply acknowledged receipt of it as "Endowment Assessment for April of J. Wells." If Dr. Wells had been, at this time, in a state of health which would have enabled him to effect a new insurance, I think this action of the Supreme Secretary would have afforded strong ground for urging against the defendants that they were estopped from denying that the money had been accepted by them with the intention of keeping the policy alive, and of waiving their right to require the assured to undergo the medical examination. The question as to the authority of the Supreme Secretary to waive the medical examination would not have arisen upon this contention, because the Executive Council or Board of Directors of the defendants must have vested in them an authority to waive such an examination, and the deceased would have been entitled to assume that they had done so from the fact that their mouthpiece, the Supreme Secretary, had practically informed him that he was reinstated. But no such contention is open to the

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plaintiff here, because it is evident that at the date (29th of April) when the Supreme Secretary wrote this receipt, Dr. Wells was hopelessly ill, and, in fact, almost at the very point of death, for he died on the 6th of May, and his disease had visibly and daily become worse since the middle of the previous February. The question must therefore be decided upon the ground not of estoppel but of waiver, and treating it under that head I can find nothing in what was done by the Supreme Secretary as showing an intention to accept this payment absolutely as from a member in good standing, for he carried it to an account which was in fact, so far as this payment is concerned, a suspense account, awaiting the completion of the other steps necessary for the reinstatement of the deceased.

In the case of waiver, where the element of estoppel does not come in, I think it is open to the defendants to require the plaintiff to prove the authority of the officer who is alleged to have waived the defendants' rights, and to insist that in the absence of such proof, the alleged waiver cannot be held to have taken effect.

The defendant corporation is governed by an Executive Council elected by the delegates from the subordinate courts at the annual meeting; the Supreme Secretary is a member of this council. The duties of the Supreme Secretary are set out in By-law 19; he is there authorized and required (sec. 4) to perform all duties relating to the Endowment Funds, *as directed in the laws of this Supreme Court* (sec. 6). He is to keep a record of the membership of the courts, of the names of the beneficiaries, and the amount of their policies (sec. 9). He is to keep a correct account between the Supreme Court and the subordinate courts (sec. 10). He is to receive and pay over to the Supreme Treasurer all money due the Supreme Court (sec. 15). He is to examine all notices sent him of assessments forwarded, and if incorrect notify forthwith the court from which the money was sent and have the same corrected (sec. 21). Perform such other and further duties as may from time to time be required by the Supreme Court, or by the Executive Council, or by the Supreme Chief Ranger, who is the head of the Order. He is, in fact, a somewhat subordinate member of the Executive Council, with powers which, as between himself and the Corporation, are strictly limited and defined, and give him no power to dispense with any of the forms and ceremonies prescribed by the By-laws, but on the contrary are strictly limited by them. In favor of a person who has been induced by circumstances upon which he had a right to rely, to deal with an agent under the belief that the agent possessed a certain authority, and has acted on such belief, that authority, although not existing in fact, is constantly treated as existing, in order to avoid injustice or give effect to a contract. But this principle is not to be extended to cases in which the belief as to the existence of the authority has not been acted on; it would be carrying it beyond reasonable limits to imply an authority in the agent which never existed, for the purpose of giving effect to an intention on the part of the principal which was never entertained.

Here the act relied upon as a waiver, viz., the retention of the money, was the act of the Supreme Secretary alone, never communicated to or ratified by the Executive Council during the few days which elapsed before the death of Dr. Wells, and explained away by the Supreme Secretary almost immediately afterwards in a manner which his entries of the money fully bear out. I think upon the whole that there was neither the intention nor the authority on the part of the Supreme Secretary to waive the medical examination, and that if the intention did exist, the authority did not.

The result appears to me to be this: that the plaintiff is only entitled under the policy in case her father was a member in good standing at the

time of his death ; that he was not in good standing at the time of his death, because the acts necessary, under the By-laws by which he was bound to bring him within that description had not been done by him, and their performance had not been waived by the defendants.

I think, therefore, that the action fails ; but, as the plaintiff has been led by the action of the Supreme Secretary and the officers of the court below, to believe that her father had been restored to his standing in the Order before his death, the defendants should not recover costs against her.

ARMOUR, C. J. : I agree that there was no waiver or estoppel, and in the result.

Action dismissed,

When it is stated that this is only the second case which the Order has resisted since its organization, the conclusion must follow that the Independent Order of Foresters must treat claimants not only equitably, but most liberally.

The other case which it resisted was the celebrated "Oates case." Though the judgment of the court, in this case, was adverse to the Order, yet it was a case that in equity never should have been paid. The facts were as follow

Prior to August, 1881, Bro. Ben. Oates was a member in good standing in Court Maple, No. 4, London. After the session of the High Court of Ontario, at Hamilton, in 1882, the disappointed office-seekers, whose expulsion from the Order has already been recorded, set about to foment discord among the membership in London, and incite them to rebellion.

Bro. Ben. Oates was at this time absent from London, he having gone the year before to Southern California for the benefit of his health, being ill of consumption. It was represented to the members of Court Maple, by those desiring to destroy the Order, that the I.O.F. was doomed, that it could not live, that in the event of the death of Bro. Oates, it was doubtful if his widow could get anything from the I.O.F., and that if the court went over in a body to the C.O.F., that that society would take them in, including B. Oates. A round robin was circulated, pledging the members of Court Maple to join the C.O.F. on the above terms. In the meantime, Court Maple did not pay the August assessment, and by the terms of the Constitution, the whole court became suspended on the 1st September. Bro. Oates returned to London during the last week in August, the 28th or 29th, we believe. The Supreme Chief Ranger, as soon as he heard Bro.

Oates had returned, sent word to him that if he desired to remain in the Order to have no fear as to the payment of his endowment.

Ben. Oates, however, chose to join in the rebellion. He went with Court Maple in a body and joined the C.O.F. He was admitted to the C.O.F., not because he was a fit subject, for he was then in the last stages of consumption, but because he and all the members of Court Maple had agreed

TO DESERT THE I. O. F.

at this critical time, and thus do all that lay in their power to destroy our Order. After he had received his reward from the C.O.F. for his desertion, by being admitted to their Order, he endeavored to reinstate himself with the I.O.F. This the Executive tried to prevent, as was their duty to the loyal members.

He was admitted as a beneficiary member of the C. O. F., about the 6th or 7th of September. He made application to the Supreme Secretary of the I.O.F. on the 12th Sept., for a Supreme Court card, which was very properly refused, inasmuch as, according to our records, the last payment made by Court Maple, of which B. Oates was a member, was for July. No return or payments having been forwarded for August, the presumption was that no payments had been made by the members of Court Maple for August; and consequently, B. Oates and all the members of that court stood suspended on the 1st of that month. He afterwards made application to the S.C.R. for a card, who also refused to grant it, and informed him that he could not be reinstated without passing a medical examination. No other decision could have been arrived at, seeing that he stood suspended on the 1st August, and the application for reinstatement was not made till the 12th of September, or more than 30 days after suspension, during which, under the old Constitution, a man could reinstate himself without a medical re-examination—a defect in our laws which has happily been long since remedied.

Secondly, the Supreme Chief Ranger had, by virtue of the authority given him by the Constitution, suspended the court on the 5th or 6th of September, because of its rebellion.

B. Oates died in January, 1883, and some five months after his

death, the C. O. F. paid the widow the endowment of \$1,000. Application was made to our Order also, for the payment of another \$1,000, which was refused. The suit was brought to compel the payment by us of the \$1,000 alleged to be due.

When Court Maple seceded, its officers carried off the books of the Court with them, and the Supreme officers had no means of telling how the members of said Court stood, except from the returns sent them by their officers. As no returns or payments were made to the Supreme Court for or by any of the members of Court Maple for the month of August, the Supreme officers could come to no other conclusion than that the members of said Court Maple had not paid their assessments for August, and that therefore they all stood suspended on the 1st August, including B. Oates. The Register of the Supreme Secretary showed that the last payment made by B. Oates was for July. But the swearing of the plaintiff's witnesses was straight and to the point, and deserved a verdict.

Mrs. Oates swore that she had lost or mislaid the receipts, so that they could not be compared with the entries in the Financial Secretary's book. She also swore that she did not know where the pass-book of her late husband was; while the father-in-law of Oates, who, as one of the conspirators, had been unanimously expelled by the High Court, at its special session in London, swore that Mr. Towe had the pass-book. The minute book, which should record the amounts paid by each member, and the time of payment, was also missing. The Financial Secretary's book, however, was produced, which, of course, showed that B. Oates had paid up everything. He had even taken the precaution to pay an extra assessment in July, and another payment was made the 28th of August.

The Treasurer of Court Maple swore that he had received the assessments for August, but that instead of forwarding them to the Supreme Court, had appropriated the same to his own use in payment of a debt the court owed him, thus fully corroborating the contentions of the Supreme officers.

Owing to a mistake on our part, there was no plea of rebellion in our pleadings, and hence no evidence could be offered by us on

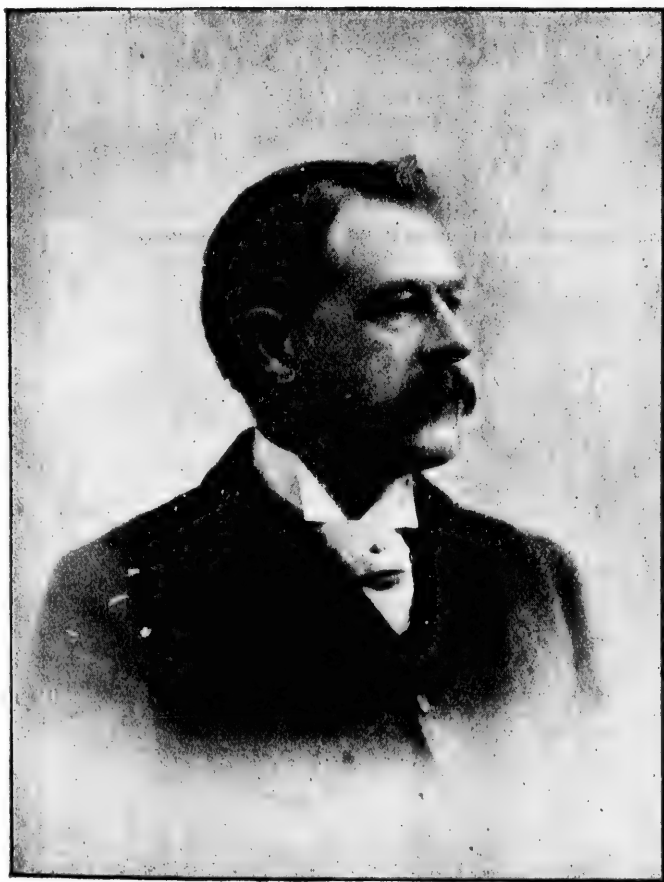
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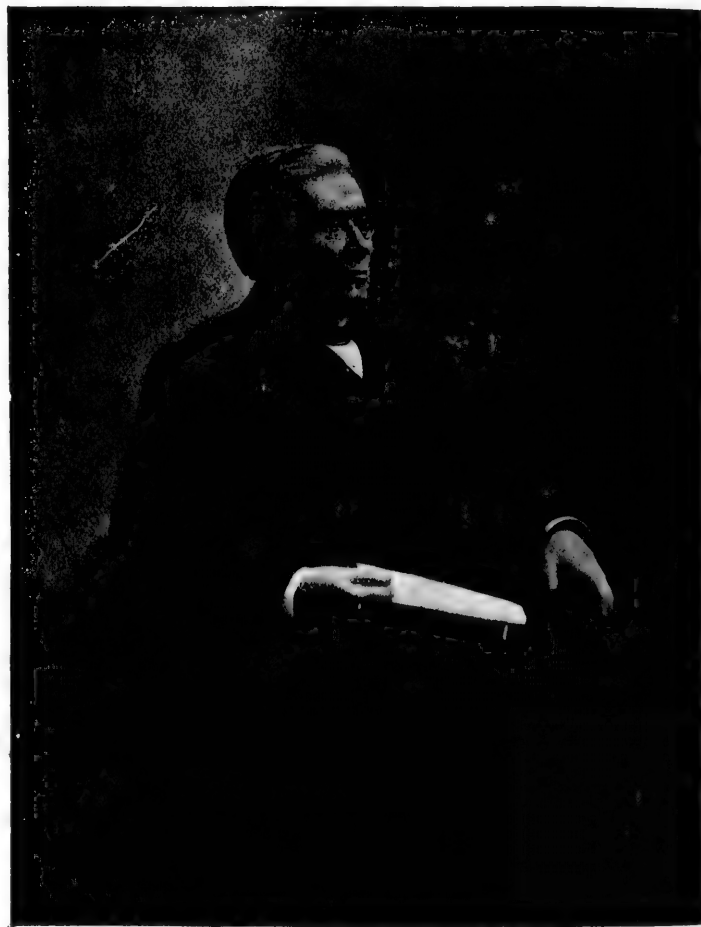
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LIEUTENANT-GOVERNOR OF THE PROVINCE OF ONTARIO.



HON. SIR OLIVER MOWAT, Q.C., LL.D., K.C.M.G.,
PREMIER OF ONTARIO.

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that point. Had that plea been put in, there is no doubt but that we would have won the case. Here are the words of the Chief Justice, when delivering judgment of the Court in Banc :

"I am not sure that the way, cause and manner in and for which the deceased and many others of the Court Maple, No. 4, *left it and joined, in a body, a rival Order*, might not have required some consideration *if it had been pleaded properly*, for the evidence shows these members *were abandoning Court Maple and taking the deceased along with them upon terms made with the rival court*, that the deceased should, without medical examination, have the like benefits in the funds of the new court which he had in the old one, *and it is quite clear he could not have been admitted into any other court but upon some special arrangement.*"

The court held that, as the evidence showed that Oates had paid his assessments for August, though it never reached the Supreme Court, and as the laws of the Order permitted members to reinstate themselves within 30 days of their suspension without a medical re-examination, but by simply paying up the arrears due at the time, and as Oates appears not to have been suspended till the 1st September; and that, as he had applied for reinstatement by asking for a Supreme Court card within the 30 days, the card, according to the rules of the Society, should have been granted to him.

Such was the Oates case, which the C. O. F. leaders so often used in their endeavors to damage the I. O. F. This, and the Wells case, reported on pages 306-316 inclusive, are the only two cases that the I.O.F. has ever resisted in the courts.

The eleventh annual communication of the Supreme Court of the Independent Order of Foresters was opened in due form in the City Hall Chambers, Ottawa, at 10 o'clock a. m., Thursday August 27th, 1885, Dr. Oronhyatekha, S.C.R., presiding.

The following officers were present at the opening :

S. C. R., Dr. Oronhyatekha, London.

P. S. C. R., E. Botterell, Ottawa.

S. S., E. S. Cummer, Hamilton.

S. C., J. A. McGillivray, Uxbridge.

S. J. S., A. H. Backhouse, Aymer.

The S.C.R. made the following appointments:

S. J. S., Thos. Lawless, Napanee.

S. S. W., George Parish, London.

S. J. W., G. A. Proctor, Sarnia.

S. S. B., John Finagin, Hamilton.

S. J. B., C. C. Whale, Manotick.

S. Marshal, J. Crawford, London.

S. Conductor, J. Beaumont, Glenwilliams.

S. Messenger, W. H. Bennett, Wyoming.

The S. C. R. appointed the following Credential Committee:

Bros. E. S. Cummer, J. B. Halkett, A. R. Milne.

The committee, after due investigation, reported the credentials of the following representatives from the High Court of Ontario correct, as follows:

OFFICE OF THE HIGH SECRETARY,

OTTAWA, August 27th, 1885.

The Supreme Chief Ranger, Officers and Representatives of the Supreme Court, Independent Order of Foresters.

WORTHY REPRESENTATIVES,

This certifies that the following members of the High Court of Ontario have been duly elected representatives to act for said High Court at the meeting of the Supreme Court, to be held in the city of Ottawa, commencing on Thursday, 27th August, 1885, viz.:

Representatives—A. R. Milne, John Culbert, Geo. A. Proctor, J. A. Todd, M.D., J. Finagin, A. H. Backhouse, W. H. Henderson, M.D., B. W. Greer, S. Wright, M.D., W. Griffith, J. W. Frost, C. C. Whale, C. W. Jones, Jas. Slater, Thomas Lawless, George Parish, William Gerry, W. H. Bennett, Joseph Beaumont, A. Oronhyatekha, W. H. Laurie and Rev. W. Walsh.

Yours fraternally,

W. W. FITZGERALD,

High Chief Ranger.

JAMES B. HALKETT,

High Secretary.

The report was adopted, and thereupon the following, who were already members of the Supreme Court, took their seats:

A. R. Milne, John Culbert, George A. Proctor, J. A. Todd, M.D., W. Griffith, J. Finagin, James Slater, George Parish, W. Gerry, B. W. Greer, A. H. Backhouse, Rev. W. Walsh.

After which the following members, who had not previously attended the Supreme Court, were introduced and initiated into the Supreme Court degree :

S. Wright, M.D., J. W. Frost, Tho. Lawless, W. H. Bennett, A. Oronhyatekha, C. C. Whale, J. H. Beaumont, C. W. Jones, W. H. Henderson, M.D., W. H. Lowrie.

The following extracts are taken from the S.C.R.'s report. In speaking of the North-West rebellion, he said :

Although numbers of our brothers, with their comrades nobly responded to the call to arms, it is a cause for devout thankfulness to Almighty God that they have been so mercifully spared by the hand of death. The only Forester killed during the rebellion was our late Brother S. C. Elliott, our first Supreme Counsellor, and one of the original incorporators of our Supreme Court, and who was among the first to give up his life in the cause of his country, having fallen on the field at Duck Lake. I regretted very much that the notice of the arrival in London of the remains of our honored dead brother was so very short that there was not time to make proper arrangements for his funeral. However, we did the best we could under the circumstances, and summoned such courts as we could reach to attend the obsequies of our late brother. I am pleased to say that the courts responded nobly, St. Thomas and Aylmer dividing the honors between them, each sending a very large contingent. Although our late brother at the time of his death only held the status of a social member, yet under the circumstances I felt it my duty to tender to the family, on behalf of the Order, a public funeral, and which was duly accepted. I trust my action in this matter will meet with your approval. While thus showing our readiness to take care of the dead, and to consign to the grave with befitting ceremonies the earthly remains of our brethren slain in battle, we did not also forget

OUR BRAVE VOLUNTEERS

who were fighting the battles of our country. On the breaking out of the rebellion the Executive issued the following circular, which I know will meet with your cordial endorsement :

OFFICIAL CIRCULAR NO. 5.

OFFICE OF THE EXECUTIVE COUNCIL,

LONDON, 31st March, 1885.

To all Subordinate Courts.

At a special meeting of the Executive Council held this day, it was unanimously resolved that the dues and assessments of those of our brethren who have been called out and sent to the North-West to put down a wicked and senseless rebellion should be paid out of the general funds of the Supreme Court during the time that our brave brethren are on active duty.

Financial Secretaries of courts are therefore requested, immediately upon receipt of this circular, to forward to the Supreme Secretary the names of all brethren who have gone to the front in response to their country's call, giving name in full, the rank and battalion or corps to which the brother is attached.

The Executive Council also feel sure that, wherever needed, subordinate courts will supplement this small contribution by making a liberal weekly allowance to the families of our absent brethren, either by voluntary subscriptions or by votes out of the general funds of the court.

By order,

ORONHYATEKHA,

S. C. R.

E. S. CUMMER,

S. Secretary.

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AMENDMENT TO THE INSURANCE LAW.

During the last session the amendment to the Consolidated Insurance Act of 1877, introduced last session by the Hon. Sir Leonard Tilley, was again re-introduced. I am informed that over no Bill that has been before the House of Commons for some years past has there been such a fierce fight as over this Bill. It was necessary to watch its progress closely, lest some fatally obnoxious clause should be slipped in by the enemy. Fortunately, we had a vigilant guardian of our rights and interests at headquarters, in the person of our esteemed Past Supreme Chief Ranger, Bro. E. Botterell. I had so much confidence in his judgment and vigilance that I did not deem it necessary to visit the capital, till summoned to Ottawa by him. This was during the final stages of the Bill, before the Committee of Banking and Commerce. At this time we urged upon Sir Leonard Tilley the propriety of requiring from all the fraternal societies, upon registration, a certain deposit proportioned to their membership, and a certain additional deposit annually upon renewing their licenses, until each had a deposit of \$50,000. The soundness of our proposition was not questioned, but it was deemed too late in the session to attempt any further alteration in the Bill as it then stood.

After touching again on the admission of ladies, he said:

THE ANNUAL SESSION

was called in Montreal, in accordance with the action of the Supreme Court last year, only after every effort had been made to secure excursion rates to St. John, N.B., but without success. We had no difficulty in securing favorable terms from the Intercolonial, provided the rates would be made by either the G. T. R. or the C. P. R., but these latter railways, it was alleged, had entered into an agreement not to grant any other terms than one and one-third fare for the round trip. After these efforts to secure excursion

rates had failed, Montreal, the alternative place, was fixed for our annual session.

At the last moment, through the public press, I learned of the prevalence of an epidemic of small pox in the city of Montreal, and I immediately took upon myself the responsibility of changing the place of holding the annual session of the Supreme Court to Ottawa, believing that the emergency was sufficiently grave to fully justify such a course. In addition to changing the place of the annual session, I also felt it my duty, under the powers given me by the constitution, to at once suspend initiations in and around Montreal till after the small pox epidemic had been stamped out.

Under the heading of the "State of the Order" the Supreme Secretary said:—

The year just closed has been a prosperous one; peace and harmony have marked our course throughout the entire year. The Order, during the year, has made steady and continuous progress in nearly every High Court jurisdiction. There has been a marked increase in membership; the subordinate courts have been alive to the interest of the Order and have largely increased their membership during the year. The High Court of Manitoba has been dormant during the year, but I am pleased to learn from the C.D.H.C.R. of Court Winnipeg, No. 13, that the members in the province have decided upon waking up in the interests of Forestry, and arrangements have been made to at once proceed with the work of instituting subordinate courts, and placing their High Court in proper working order again, and I hope that in a short time they will report a large membership in that province.

There have been 37 new courts instituted during the year, as follows; 19 in Ontario, 9 in New Brunswick, 5 in Quebec, 1 in Manitoba, 1 in Minnesota, 1 in Michigan, and 1 in Nebraska.

There were on the 30th June, 1885, 2959 members in good standing on our books, as the following statistics will show:

Number of members last report	2355
" initiated during the year	1315
	— 3670
No. suspended during the year	696
No. died during the year	15
	— 711
No. of members on 30th June, 1885	2959
The present membership is classified as follows, viz.:	
137 members holding each \$3000 =	\$ 411,000
329 " " 2000 =	658,000
2493 " " 1000 =	2,493,000
	—
2959 members holding altogether	\$3,562,000

Of the 37 new courts, the S. C. R. had instituted personally 23.

The Supreme Treasurer's report showed the amount of cash on hand at the last report on Endowment Account to have been \$17,196.85, and the receipts during the year, including interest, \$27,796.61, out of which there was paid for benefits \$16,698, and \$1,389.84 for management expenses, leaving a balance in the treasury of \$26,905.62, of which \$10,000 had been deposited in the Government Post Office Savings Bank, at Ottawa.

The rules of the P. O. Department contained no provision for accepting deposits from societies, but only from individuals, and this was limited to \$1,000 from any one person. The S. C. R., however, was able to induce Sir Leonard Tilley, the then Minister of Finance, to accept \$10,000 from the Independent Order of Foresters. To show the bitter animosity of the C. O. F. at this time, it may not be out of place to mention in this connection that some time afterwards the Canadian Order of Foresters applied for permission to make a similar deposit, but they were refused by the Department. Forthwith the officers of the Canadian Order of Foresters circulated a report that the I. O. F. had no such deposit in the P. O. Department, as was claimed.

The following from the *Independent Forester*, of the time, fully sets forth the whole case

OUR POST OFFICE DEPOSIT.

The following letter from Bro. Thompson fully explains the methods of the C.O.F. officials:

STRATFORD, FEB. 9, 1886.

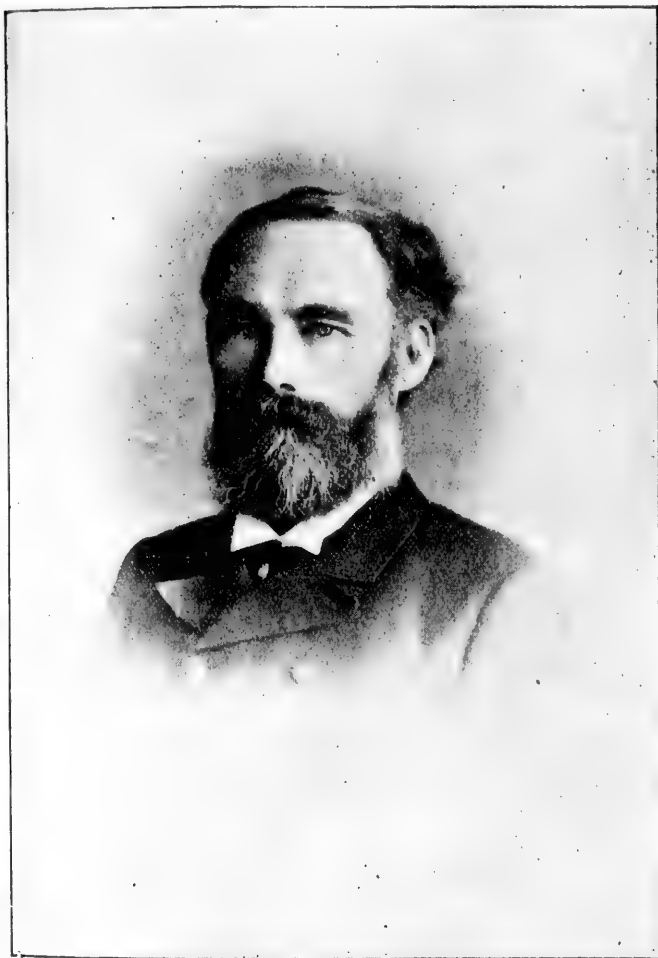
Dr. Oronhyatchka, S.C.R.

DEAR SIR AND BRO.,

I write you a few lines to tell you a little of my experience with the C.O.F. I have been at Sebringville trying to secure names for a court of our Order there. I had about enough names, when some of the Canadian Order of Foresters found out I was there, and forthwith their D.D.H.C.R. from Lis towel and another from Milverton came and made a great effort to turn the men against our Order by telling all manner of lies, one or two of which I shall proceed to let you know.

AN ALLEGED LETTER.

They said they had a letter from the P. O. Savings Bank, at Ottawa, stating that the I.O.F. had not a cent of money on deposit with the Government. I asked them to let me see the letter, but they refused to show it to me.



HON. G. W. ROSS, D.S.C.R.,

MINISTER OF EDUCATION, ONTARIO; PRESIDENT OF THE TEMPERANCE AND GENERAL
LIFE INSURANCE CO.



RIGHT REV. DR. SWEATMAN,
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I referred them to the *Independent Forester*, wherein is published the receipt for the \$10,000. They replied that you published what you liked in that paper, and that they would bet any money that we had not a cent on deposit, as we claimed.

They also stated that we were starting courts all over the United States, which was a good thing for yourself, as they died very mysteriously over there. They also stated that our Total and Permanent Disability Benefit was a fraud, because we could not pay any such claim, etc., etc. This is not one-tenth part of the lies they told about our Order.

They called a meeting at a hotel and invited me to stay to hear our Order exposed, which of course I accepted.

I remained till 10.30 o'clock, when all that had showed up were six besides themselves.

I wish you or some other officer would come to Sebringville soon and explain all these things.

Yours in L., B. and C.,

ANDREW THOMPSON.

This unfair and discreditable opposition of the C.O.F. to the extension of the I.O.F. was not confined to Sebringville alone, but the onslaught on our work seems to have been very general, as the following letters will show :

LISTOWEL, AUG. 6TH, 1883.

Charles Merryfield, Esq.,

DEAR SIR,

I am informed that there is a prospect of starting a court of Foresters in Monckton. I believe that there are some parties trying to start one of the Independent Order. Now if you join that Order you are badly sold, it is a fraud. I will explain the matter to you when I see you. Now if you can get 15 or 16 good men, besides yourself, I will run you through free of charge, but don't say anything about it to any person, but work hard and report to me at once. Hoping to hear from you soon,

Yours truly,

JOHN TORRANCE,

Listowel, Ont.

Bro. Merryfield, however, was disgusted at such tactics and went to work and instituted a court of the I.O.F.

SHERBROOKE, 18TH FEB., 1886.

To Dr. Oronhyatekha, Supreme Chief Ranger,

DEAR SIR AND BRO.,

We have a great deal to contend with here. I will give you a few items. In the first place, we have a District Deputy High Chief Ranger of the C.O. F. who has given up his business and devotes his whole time to starting courts.

At a meeting we held previous to starting the court at Cookshire, the C.O.F. came out to our meeting in strong numbers and tried to break it up by saying that the I.O.F. was an American concern, and that they never paid their bills unless in a court of law, and brought up the Oates case, and circulated it around so that it was pretty hard to convince the public that we were all right.

Yours in L., B. and C.

J. W. STOCKS,

D. S. C. R.

In addition to these, the Supreme Chief Ranger had letters from T. Otway Page, Principal of the High School, Waterdown; J. T. Carson, Principal of the High School at Simcoe, and from others, that the same tactics were being pursued by the C. O. F. officials in those places. Similar reports were also received from Plattsville, Delhi, Fergus, Guelph, and elsewhere.

In an editorial, the Supreme Chief Ranger said :—

"We have no hesitation in saying that if any of the deputies of the I.O.F. were found dealing with the C. O. F., or any other sister society, as the C. O. F. officials and deputies have persistently dealt with the I. O. F., they would be required to forthwith surrender their commissions. The I. O. F. has no quarrel—seeks no quarrel with any sister organization, and does not in any case, desire to build itself up on the failure or ruins of any other Order, but at the same time, it is prepared at all times to repel any attack, come from whatever source it may, and Bros. Torrance, White, Stanley, and other *gentlemen* of that stamp know by this time that the I. O. F. is well able to defend itself, that the task is so easy that even 'an Indian' has little difficulty in coming out successfully in any contest which they may invite.

THAT \$10,000 DEPOSIT.

The issue raised by the C. O. F. officials at Sebringville and elsewhere, was plain and to the point, viz. : That the I. O. F. had not a deposit of \$10,000 with the P. O. Savings Bank Department at Ottawa, and as Torrance put it, at Sebringville, "and he had the correspondence in his pocket to prove it."

At another meeting, held in Oil Springs, at which Mr. White, the present R. W. H. Secretary of the C. O. F., met the Supreme Chief Ranger of the I. O. F. and discussed the affairs of the two Orders, Mr. White, in speaking of the I. O. F. deposit with the P. O. Department, said :—

"In reference to the letter of Mr. Thompson, which the Doctor had read, I have been informed that our Executive had applied to the P. O. Department to make a deposit in the Savings Bank branch, and the Department

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had replied that they did not receive more than \$1,000 from any one depositor. That the Executive of the C. O. F. had then replied that the Department had accepted \$10,000 from the Independent Order of Foresters, and they saw no reason why they should not accept the same from the Canadian Order of Foresters, and that then the Department had replied that the I. O. F. had no such deposit with the Post Office Department. Of course I do not know this personally, but that is what I have been told by our Executive. I can say this much, that the Canadian Order of Foresters have never been obliged to be sued for claims, as the Independent Order has been in the case of Mrs. Oates."

The following is the correspondence on which the C. O. F. officers based their charges that the I. O. F. had no deposit with the Post office Department.

The first letter is dated 15th January, 1886, and is from Mr. Gammage, the R.W. H. Secretary of the C.O.F., to J. C. Stewart, Esq., Superintendent of the P. O. Savings Bank, at Ottawa, asking upon what terms a deposit of \$10,000 could be made with the department by the C. O. F.

On the 18th of January, following, D. Matheson, Assistant Superintendent, replied that, "the Post Office Savings Bank cannot accept so large a sum as that proposed to be deposited by your Society, the limit of an amount being \$1,000." Then follow the two letters which we give below :

OFFICE OF THE R. W. H. SECRETARY,

BRANTFORD, ONT., Feb. 3rd, 1886.

D. Matheson, Esq.,

Asst. Supt. P. O. Savings Bank Dept.,
Ottawa, Ont.

DEAR SIR,—In reply to yours of the 18th of January, 1886, I understand that special arrangements were made with the Independent Order of Foresters with headquarters at London, Ont., for them to deposit \$10,000 in the Post Office Savings Bank. Of course, I am not in a position to say that such was the case, but I have been so informed, and I thought we might also be allowed to make a deposit of \$10,000 for the Canadian Order of Foresters in the same way. If such arrangements can be made we would be pleased to avail ourselves of the opportunity. Will you kindly answer?

Yours truly,

A. E. GAMMAGE,

High Secretary, C.O.F.

POST OFFICE DEPARTMENT, CANADA,
Savings Bank Branch,

OTTAWA, Feb. 4th, 1886.

A. E. Gammage, Esq.,
High Secretary, C.O.F.,
Brantford, Ont.

SIR,—Referring to your letter of the 15th of January last, and to that of the 3rd inst., I beg to say, as intimated in my letter of the 18th ult., that this Branch has no power to accept so large a sum, or over \$1,000, in any one account, or to receive any moneys on any other conditions than those prescribed by the statutory regulations of the P. O. Savings Bank.

As mentioned to you in my letter of the 18th January, no doubt if you address the Finance Minister, a means of investing your Society funds to the desired amount will be devised. It is a matter, the sum being so large, in which consideration affecting the general financial policy of the Government may possibly be involved.

I am, sir,

Your obd't servant,

D. MATHESON,
Asst. Supt.

Will it not occur to every man, having the least common sense, that when Mr. Gammage practically said, "but you have allowed the I. O. F. to deposit \$10,000, and I don't see why you won't allow us to do the same," that the Assistant Superintendent would have promptly replied, "you are mistaken, sir; the I.O.F. have not \$10,000 deposited with this department," provided that such had been the fact. But the Assistant Superintendent does no such thing. On the contrary, he actually intimates to Mr. Gammage how it might be done, viz.: in the way it was done by the I. O. F. He says, "*This Branch has no power to accept so large a sum, or over \$1,000 in any one account,*" but he adds, "*as mentioned to you in my letter of the 18th of January, no doubt, if you address the Finance Minister, a means of investing your Society funds to the desired amount will be devised.*"

Now, he who runs knows that the P. O. Savings Branch could not of itself and without special arrangements with the Finance Department, accept more than \$1,000 from any one depositor. Dr. Oronhyatekha, knowing this, made his application to the then Finance Minister, Sir Leonard Tilley, and "means of investing the I. O. F. funds to the desired amount was devised." The fol-

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lowing correspondence speaks for itself. It appeared in the *Independent Forester* of September, 1884, and February, 1886 :

OFFICE OF SUPREME CHIEF RANGER,
OF THE INDEPENDENT ORDER OF FORESTERS,
LONDON, Ontario, 19th Sept., 1884.

To Sir Leonard Tilley, Minister of Finance, Ottawa.

MY DEAR SIR LEONARD,

At the recent session of the Supreme Court of the Independent Order of Foresters, a resolution was adopted instructing the Executive Council to deposit with the Government Savings Bank, out of the Surplus Funds of the Supreme Court, the sum of *ten thousand dollars*, to be subject only to cheques signed by the seven members of our Executive Council.

Will you kindly inform me

(1) What rate of interest you will allow on such deposit. The deposit is likely to be a permanent one.

(2) In whose favor shall we make our cheque, and where shall we make our deposit.

As soon as arrangements can be completed by you to receive our deposit, a cheque will be drawn in favor of the party you may designate, and your Department furnished with the signatures of our present Executive Officers, on whose joint signatures alone, or their successors in office, the deposit, or any part of it, can be withdrawn.

I am, yours sincerely,

ORONHYATEKHA,
Supreme Chief Ranger.

FINANCE DEPARTMENT OF CANADA.

OTTAWA, 26th Sept., 1884.

DEAR SIR,

Sir Leonard Tilley has handed me your letter of the 19th inst., requesting that a deposit account should be opened in the Government Savings Bank of \$10,000 out of the surplus funds of the Supreme Court of the Independent Order of Foresters. I have had your letter transferred to J. C. Stewart, Esq., Supt. of the Savings Bank Branch of the Post Office Department, and desired him to comply with your request, and to instruct the postmaster at London to open an account with your Order, and I have also requested Mr. Stewart to communicate with you on the subject.

Yours very truly,

J. M. COURTNEY,
Deputy Minister of Finance.

Dr. Oronhyatekha,
Supreme Chief Ranger, I.O.F., London, Ont.

POST OFFICE DEPARTMENT, CANADA,
Savings Bank Branch,

OTTAWA, 29th Sept., 1884.

*Dr. Oronhyatekha, Supreme Chief Ranger, Independent Order of Foresters,
London.*

SIR,

Your letter of the 19th inst., addressed to Hon. Sir Leonard Tilley, Minister of Finance, has been transferred to this office *with his special authority to have the account which you mention opened*, and a deposit received through the postmaster of London. When opening the account it will be necessary for the seven members of your Executive Council to appear before the receiving postmaster and sign the declaration which all depositors have to make when placing moneys in the bank. Any change in the membership of the council must be notified, over the signatures of those retiring, to this office.

It is understood that repayment is only to be made on the joint application of the existing seven members of the Executive Council, whose names are on record in the bank at the time of withdrawal.

Special instructions go by to-day's mail to the postmaster of London to accept your deposit

I am, Sir,

Your obedient servant,
D. MATHESON,
Assistant Superintendent.

LONDON, 1st Oct., 1884.

No. 344. \$10,000.

To the Manager Dominion Savings Bank, London.

Pay R. J. G. Dawson, Postmaster of London, or order, the sum of *ten thousand dollars* on account of permanent deposit in the Savings Bank Branch of the Post Office Department, and charge to endowment account.

ORONHYATEKHA,
S. C. R.

E. S. CUMMER,
S. Secretary.

T. G. DAVEY,
S. Treasurer.

POST OFFICE DEPARTMENT, OTTAWA.
Savings Bank Branch.

London.

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The Postmaster having reported to the Postmaster-General the receipt by him, on the 16th Oct., 1884, of your deposit of *ten thousand dollars*, that

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DR. J. F. O'NEAL,
HIGH CHIEF RANGER, ILLINOIS.



W. E. A. FAICHNEY, D.S.C.R., H.V.C.R., N.Y.
C. H. MERRYFIELD, D.D.H.C.R., Ont.

E. W. CHAFIN, P.G.C.T., P.H.C.R., Wb.
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amount has been placed to the credit of your account in the books of the Post Office Savings Bank.

J. C. STEWART,
Superintendent.

*To Dr. Oronhyatekha, and others in trust for the
Supreme Court of the Independent Order of Foresters.*

As soon as he received Bro. Thompson's letter, apprising him what was being done by the C. O. F. officials at Sebringville, Dr. Oronhyatekha wired Hon. J. Carling to obtain for him a statement of the I. O. F. account in the P. O. Savings Bank from the Superintendent. The Hon. gentleman sent the following satisfactory letter, to wit:

THE SUPERINTENDENT'S LETTER.

POST OFFICE DEPARTMENT, CANADA,
Savings Bank Branch.

OTTAWA, 12th Feb., 1886.

MY DEAR SIR,

In answer to your inquiry, I would say that you are quite correct as to the deposit made in the Post Office Bank by Dr. Oronhyatekha and others, as trustees of the Supreme Court of Independent Order of Foresters. The deposit, \$10,000, was made on 16th Oct., 1884. Interest amounting to \$266.70 was added on the 30th of June, 1885, and seven months' interest has since accrued, although not yet computed; the current year's interest, say \$410.64, will be added on the 30th June next.

Yours faithfully,

J. C. STEWART,
Superintendent.

Hon. J. Carling.

Scarcely had these false statements been thus publicly exposed and refuted before the C.O.F. officials renewed their attacks upon the Order in another form, and much of the time of the S.C.R. was taken up in repelling the same, either by correspondence or by attending public meetings to correct the erroneous statements against the I.O.F. made by C.O.F. representatives.

One of the most notable of these meetings was held in Arkona on the 26th February, 1886, following shortly after similar meetings held in Sebringville, Oil Springs and Thedford. The causes which led to this meeting were as follow: Dr. Oronhyatekha was invited to attend a public meeting in Arkona, and deliver an

address on "the principles and aims of the Independent Order of Foresters." He did so on the 11th day of February, and at the close of the meeting instituted Court Rock Glen, No. 186. It appears that Mr. White had been canvassing in Arkona for a court of the C. O. F. for a considerable time prior to the institution of Court Rock Glen, and regarded the advent of the I. O. F. as an offence which deserved condign punishment. Accordingly another public meeting was forthwith arranged for, which was held under the auspices of the C. O. F. on the evening of the 17th February, at which addresses were delivered by the representatives of the Canadian Order of Foresters, viz.: Messrs. White, Dr. Stanley, Jamieson and Towe. The burden of these were abuse of the Supreme Chief Ranger, and of the I. O. F. Some of the residents of Arkona who were present at Dr. Oronhyatekha's meeting, noting the contrast of spirit displayed at the two meetings, inquired whether Dr. Oronhyatekha had been invited to be present at the meeting, and stated that they considered it very unmanly, to say the least of it, to attack a man behind his back. The C. O. F. representatives replied that Dr. Oronhyatekha had been invited, or at least knew of the meeting, whereupon a telegram was sent to Dr. Oronhyatekha by the C. R. of Court Rock Glen, asking if it were true that he had been invited to the C. O. F. meeting then in progress in Arkona. The S. C. R. replied promptly that he had no notification of the meeting, and authorized the Chief Ranger, if he thought necessary in the interests of the I. O. F., to arrange a public meeting, at which he could meet his accusers face to face. This telegram was read to the meeting amid cheers, and then and there a meeting was agreed to be held in the same hall on Friday, the 26th February, on which occasion the representatives of the two Orders were to be present, and discuss publicly the merits of the two Orders. It is needless to say that, when the evening arrived, the hall was crowded to the doors by an intelligent audience, among whom were some thirty or forty members of the C. O. F., including the H. C. R., Elliott, Medical Referee, Dr. Stanley, and Messrs. White, Towe, McElheran and others.

The meeting was duly organized by the election of Wm. Vahey,

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Esq., ex-Reeve of the village, as chairman. Dr. Oronhyatekha rose and said:

Mr. Chairman, a few days ago I had the honor and pleasure of addressing a meeting largely composed of ladies in this same hall, upon the subject of Independent Forestry. I appeal to those of the audience who were present upon that occasion to say whether, from first to last, I said one unkind word of any of the sister societies or of any of their officers (cheers and cries of no!) I tried to speak a kind word for them all, and even urged my hearers, if they did not see their way clear to join the I. O. F., to join the C. O. F. or some one or other of the existing fraternal benefit societies. The I. O. F. has no quarrel and did not desire any quarrel with any of the sister organizations. They did not desire to build up their Order upon the ruins of another (cheers). They believed there was room for all to do a good work, but while they were thus peaceably disposed towards all, they were prepared at all times to defend themselves. (Cheers.) I have been informed that at a meeting held last week in this same hall, under the auspices of the C. O. F., the speakers had assailed me personally in my absence, and had assailed the Order I have the honor to represent, most scandalously, and I am here to-night to defend myself and the Independent Order of Foresters against all comers (cheers); and I can confidently leave the issue with this intelligent audience, being sure their verdict, after hearing the evidence upon both sides, will be one of honorable acquittal of myself and of the I. O. F. of the foul charges which were made here the other night (cheers).

I understand that Mr. White, Dr. Stanley and Towe will champion the C. O. F. cause. They have asked for half of the time of this meeting, and although they have already had one whole evening to themselves, I have no objection in giving them the time they ask for, as I feel confident I can answer them all to the satisfaction of the audience in less than half of the time. (Laughter and cheers.) I am now prepared to hear the charges which were made the other night in my absence, or any others which my friends may have to make, and I will at once plead to them, and submit my answers to this intelligent jury. (Cheers.)

The chairman then called upon Mr. White, who on rising was cheered by his C.O.F. brethren from Watford.

He said he had met the Doctor at a meeting of the C. O. F. held in Oil Springs, and to which the Doctor had been magnanimously admitted and allowed to speak, and that he had assailed the C.O.F. in the most vindictive manner. Among other things the Doctor had said was that the medical examinations of the C.O.F. were very loosely carried on, and that the Executive were in the habit of hoarding the funds, and did not pay the widows promptly. He concluded by saying he would leave the discussion to others who would follow him, and who were better acquainted with the history of the past than he was.

The chairman then called on Dr. Oronhyatekha to reply, who on rising was received with cheers. He said :

Mr. Chairman, my friend White had at Thedford, as he has to-night, claimed that the meeting in Oil Springs was a meeting of the C.O.F. The history of that meeting is as follows : For some time back my friend C. W. Caton, station agent at Oil City, $2\frac{1}{2}$ miles from Oil Springs, had been importuning me to hold a meeting in Oil Springs, in order to draw membership into the court of the I.O.F. at Oil City. At last I consented, and sent up bills with instructions to have the meeting advertised as soon as they could secure a hall. I received notice afterwards that the Orange Hall had been secured, and that the meeting had been advertised for Friday, 12th Feb., the night after our first meeting here. When I found the two meetings had been arranged for so closely together, I requested the Supreme Secretary to proceed to Oil Springs and fill that appointment for me, but when I returned to London from this place, I received a message from Oil Springs saying that the C. O. F. representatives were there, and not to fail to come to Oil Springs, whereupon I immediately left for that place. When I arrived at Oil Springs I found that the Orange Hall had been regularly rented to the I. O. F. representative, and that on Monday before the meeting, which was, as already stated, fixed for Friday, 12th February, large printed bills had been posted all over the village, announcing that I would speak in the Orange Hall on the " principles and aims of the I.O.F." On Friday morning little written slips were found pinned to the bottom of the I.O.F. posters, and on these slips were written that Thos. White, Esq., of Watford, would also address the audience, in the same hall and on the same night as advertised for the I. O. F. The Worshipful Master of the Orange Lodge in Oil Springs, is present here to-night, ready to substantiate every word I say, if Mr. White dare deny my statements. (Cheers.) The Worshipful Master states, that before consenting to rent the lower or public hall to us, he had consulted Mr. Johnston, one of the C. O. F. leaders in Oil Springs, whether there would be any objection to a public meeting being held on the night of the regular meeting of the C. O. F. Court, and it was only after he had been told that there would be no objection, that he had consented to rent the public hall to the I.O.F. for a public meeting ; and that he had asked this out of courtesy, and not because the C. O. F. had any rights in the matter. For you will understand that the Orange hall in Oil Springs consists of a public hall upon the ground floor, used by any one to whom it might be rented, and of an Orange Lodge room in the second story, and which had been sublet to the C. O. F. Court, to be used upon Friday nights for their court purposes. What is the claim they set up, do you suppose, in order to shut us out from our own meeting ? Why, that as they had rented the upper or lodge-room to use for Friday nights to hold their regular court meetings, that they were therefore on those nights in possession of the whole building. (Laughter and

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cheers.) Why, sir, the Worshipful Master, in his indignation when this absurd and idiotic claim was being set up, asked what the C. O. F. intended to plant in the lot in the spring (renewed laughter), for they might as well say they were also in possession of the lot, as to say that they were in possession of the lower or public hall, because they had rented the lodge-room upstairs to use one night in a week for the purposes of their ordinary court meetings. These are the facts, gentlemen, in connection with the meeting at Oil Springs, and which Mr. White will not dare to deny to-night (cheers). And yet, in the face of these facts, Mr. White has had the impudence to declare that the meeting was a C. O. F. meeting, to which I had been magnanimously admitted (laughter). Mr. Chairman, I *do not* ask you to take my statements in regard to this matter, I have in my hand the affidavit of the gentleman who secured the hall for me, and who advertised that meeting for the I. O. F. It is as follows :—

THE AFFIDAVIT OF BRO. JOHNSON.

Province of Ontario, } I, James Harvey Johnson, of the village of Oil
County of Lambton. } Springs, in the County of Lambton, Province of
To Wit : } Ontario, make oath and say, that I am the party who
arranged for the public meeting to be held in the Orange Hall in Oil Springs,
on Friday, the 12th February, 1886, to be addressed by Dr. Oronhyatekha,
S. C. R. of the Independent Order of Foresters ;

That before posting any bills or advertising the meeting in any way, I secured the Orange hall for that night from the Master of the Lodge, who I believe has full authority to let the hall ;

That having secured the hall, I posted the bills on Monday, the 8th ;

That at the time I engaged the hall I had no knowledge whatever of any public meeting of the C. O. F. for same night ;

That the first I saw of their bills was on the day of the public meeting ; I saw some of them pinned to the bottom of the bills I had posted on the 8th.

That all the arrangements made by me for the aforesaid public meeting of the I. O. F. were made in good faith with all parties, and without any conflict whatever with the meeting of any other society.

Sworn before me at Oil Springs, this 25th day of February, in the year of our Lord 1886.

J. H. JOHNSON.

HENRY BROWN,

A Commissioner for taking affidavits in the H. C. of Justice.

Mr. White has told you that I had charged that the C. O. F. conducted their medical examinations very loosely. Well, Mr. Chairman, that is true. But my friend tells you only a part of the truth. What I said was that either the C. O. F. Medical Board passed dying men or else the Executive violated the express provisions of their constitution. The facts in the case are that Ben. Oates was taken into the C. O. F. within a few months of his death, that he was admitted to the C. O. F. a month after his return from California, whither he had gone the year before for the benefit of his health. He had returned to die. He was so ill of consumption when re-

turning that he had to be brought home practically in his bed, yet he passed through the hands of the C. O. F. Medical Board, and was admitted to that Order, hence I have charged that the C. O. F. Medical Examinations were a huge farce, or that the Executive had set at naught the laws of the Order by admitting a man to membership without first passing the Medical Board, as required, by their laws (cheers). My friends can accept either horn of the dilemma (renewed cheers).

Mr. White tells you that I charged that the C. O. F. were hoarding their funds to the detriment of the widows. Mr. White has again told only a part of the truth (cheers). What I said was that if it be true, as claimed by the H. C. R. at the Sebringville meeting, that the C. O. F. had over \$20,000 in the surplus funds upon the 18th of this month, then it followed that the widow of Mr. Somers, who has been reported as having died upon the 11th Jan., together with the other widows of brethren reported in the February issue of the C. O. F. official organ as having died during the month of January, were still unpaid, so as to keep up the balance in the treasury, and so as to secure to the Order a little more interest, and that the I. O. F. did not hoard its funds in that way; that we paid our claims promptly, and let the balances in the bank and the interest take care of themselves (loud cheers).

Although my friend White has not referred to the matter to-night, I may as well answer now, while I am on my feet, a statement he made at Thedford in reference to the membership of the C. O. F. He told us at Thedford that the membership of the C. O. F. was nearer 6,000 than 5,000.

White—"I did not say so."

Well, I am glad Mr. White feels called upon to disown the statement, but there were some gentlemen present at Thedford who are here to-night, who can say whether they heard such a statement or not.

[Dr. Wilkinson, Mr. Wylie, Mr. Bradshaw and Mr. McKellar, said they were present at the meeting at Thedford, and that they had heard White make the statement.]

The S. C. R., continuing, said, well Mr. Chairman, granted that the four or five gentlemen, residents of Arkona, who were present at Thedford with myself, misunderstood what was said by Mr. White in reference to this matter, then I ask what does Mr. White say now is the membership of the C. O. F.?

White—Well, Mr. Chairman, to be definite, it is 5,200."

S. C. R.—Well, yes, that is a definite statement, 5,200 members. But let us see, gentlemen, whether that definite statement places Mr. White in any better position. In the official organ of the C. O. F., which I have before me, it is there stated by the High Secretary of that society, that the membership is 6,000. But Mr. White now tells us it is 5,200, while the High Sheriff Ranger, who is present here to-night, said at Sebringville only a few days ago it was neither 6,000 nor yet 5,200, but only 4,500 (cheers and laughter).

In the February number of the official organ of the C. O. F. Bro. Neelands,

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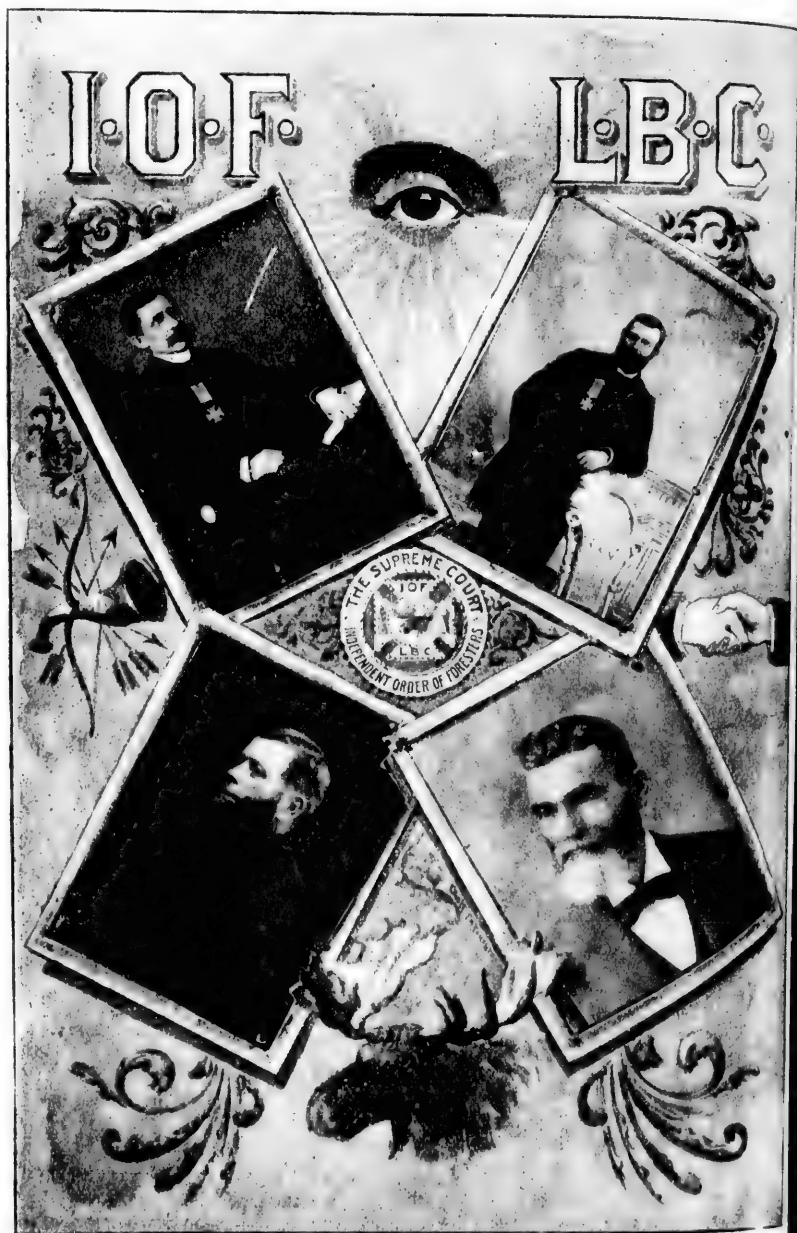
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P. I. SPENSER, M.D.,
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the worthy and respected High Treasurer of the C. O. F., reports that he received for January assessment the sum of \$2,849.55. If we assume that the rate of assessments of the members of the C.O.F. would average 65 cents each we would be about right. Six thousand members would therefore bring \$3,900 per assessment, while five thousand two hundred members would give \$3,380, and four thousand five hundred members, \$2,925, so that the estimate of the H.C.R. of 4,500 members is nearer the mark, though even that is overdrawn (cheers), since the \$2,849 would represent only about 4,384 members. But if it be true that there are 5,200 members in the C.O.F. then, sir, the Treasurer has not accounted for all the money sent in to him, for he reports having received for January only \$2,849.55, while 5,200 members, each paying 65 cents, would yield \$3,380, a shortage of over \$500 in one month (cheers). But, sir, those who know Bro. Neelands know that when he states that he only received \$2,849.55 for January on account of endowment assessments, that that is every copper that has been paid to him by the members (renewed cheers). I leave you to judge whether the statement of Mr. White that the membership in the C. O. F. was 5,200 be correct or not (cheers). After a few further remarks the Supreme Chief Ranger resumed his seat amid applause.

Dr. Stanley was then called upon and was received with cheers by his C. O. F. friends. He said that he was a gentleman, and that he and his father-in-law had a very large practice, that he once presided at a temperance meeting at which Dr. Oronhyatekha spoke, and that he used to think a good deal of the Doctor, but that after a while he did not think so much of him. He proceeded to give his reasons why his regard for the S.C.R. had waned. He said the first thing that shook his confidence in the Doctor was when he (the Dr.) organized a court at Watford without any medical examinations of the candidates, and when the Doctor, as High Chief Ranger, had, of his own motion and without consulting the Executive, changed the time of the meeting of the High Court. He then went on to say he was there on the defensive. He was there to defend himself and the Executive of the C.O.F. against the charges which Dr. Oronhyatekha had made at Oil Springs. He then entered upon his defence by pleading guilty to the charges in the Oates case. He also pleaded guilty to the charge of admitting Dr. Payne and other suspended members of the I. O. F., notwithstanding they were greatly over age, some of them being nearly 60 years of age, while the Constitution of the C. O. F. provided that no one should be admitted above 45 years of age. He was altogether silent as to the charges made by the S. C. R. in connection with the P. O. deposit of the I. O. F. He then said Dr. Oronhyatekha was very witty, and would get the audience laughing and then try to carry them with him. He again assured the audience that he was a gentleman, and sat down evidently satisfied that the S. C. R. ought to feel entirely annihilated.

The chairman then called on Dr. Oronhyatekha to reply, who said :

Mr. Chairman, my friend, Dr. Stanley, has said so little, touching the

questions before us, worth noticing (laughter) that I do not intend just now to take up your time answering him. A little later on, when we have had more from the other side, I may say a word or two in reply to him (renewed laughter and cheers).

Mr. Towe was next called upon. He began by reading from a volume of law reports relating to the Oates case, and had not proceeded far before his knees became too weak to hold him up, and he asked to be permitted to sit down. He read and read, with what purpose no one could see. After a time he stopped reading, and, his knees having recovered from their weak spell, he rose to his feet and told the audience that Dr. Oronhyatekha had tried to cheat the Widow Oates of her endowment, and had employed four lawyers and had done his best for to cheat the widow of what was her due. He had sat by the death-bed of his Brother Oates, and had held the dying man's hand, and he had promised him that he would stick to his widow to the last. He had done so (Dr. O.—Hear, hear). Yes, he had stuck to the widow till she had got her money. The Canadian Order had paid her like men, but the Independent Order had to be sued for it, and, when she had recovered judgment, they would not pay the claim till a writ was placed in the Sheriff's hands. Yes, a writ, gentlemen. Here is the writ. (Tows here pulled out a paper which he said was the writ issued before the I. O. F. would pay Mrs. Oates.) He went on to rehash the charges he had made against the S. C. R. at the session of the High Court in Hamilton, in 1882.

The S. C. R. then replied as follows. He said :

Mr. Chairman, in reference to the charges of Dr. Stanley, that I had instituted the court at Watford without medical examinations, I have to say, in the first place, that, at that time, the Order was under the control of the American Supreme Court, and a medical examination was not required. If, therefore, I had instituted the court without medical examinations, I would have simply carried out the law as it then stood. (Cheers.) In the second place, I did not institute the court at Watford, but it was instituted by Bro. B. W. Greer, of London (laughter and cheers).

DR. STANLEY—Mr. Chairman, this is the first time I have heard that, and there are twelve or fifteen of us here who were charter members of that court, and this is the first time we have heard of it.

S. C. R.—Well, Mr. Chairman, that is a square issue between Dr. Stanley and myself, and I will undertake to have placed in your hands the affidavit of Mr. B. W. Greer, whose honor and veracity no man who knows him would dare call in question, to the effect that he organized the court, and not myself.

DR. STANLEY—It's the first time I have heard of it, and besides, the court at Listowel was also organized by the Secretary of the I. O. F. Medical Board without any medical examinations.

S. C. R.—That may be, because that court was also organized while we were under the American Supreme Court, and I was in no way responsible

for what was done then. (Cheers.) I may say this, Mr. Chairman, that as soon as I was elected H. C. R. of Ontario, I took steps to have introduced the Medical Examinations as it now exists, and during my first year of office we put it into operation in Canada.

DR. STANLEY—I doubt it; what year were you elected?

S. C. R.—Either in 1878 or 1879.

DR. STANLEY—Well I doubt it; why, the members of Court Alvinston were admitted without any Medical Examination, and there is a gentleman present, Mr. Arkell, who was initiated into Court Alvinston without any examination, and he will say so himself.

Here a gentleman rose in the audience and protested against these interruptions. He said the S. C. R. had patiently listened to all that had been said against him by his opponents, and had not once interrupted.

S. C. R.—Oh! my friend Dr. Stanley is only trying to prove that what he said so often in his speech is true, viz., that "he is a gentleman." (Laughter and cheers.)

ARKELL SPEAKS.

MR. ARKELL.—Yes, I was admitted into Court Alvinston without any Medical Examination whatever.

S. C. R.—Of course I am not in a position to-night to contradict that statement, though I have strong doubts of its correctness. It is just possible Mr. Arkell may have been initiated, and that others may have been initiated into Court Alvinston without a Medical Examination, but in that case they would hold the status only of social members, and would not be entitled to any benefits whatever until after they had passed our medical examination.

The statements of Dr. Stanley that Dr. Oronhyatekha had instituted the court at Watford, and that Arkell had been admitted to the I.O.F. without the required Medical Examination, were in a few days shown to be utterly devoid of truth by the following incontrovertible evidence

(COPY.)

I, Benjamin W. Greer, of the City of London, Ont., do solemnly declare:

(1) That I am a member of the Independent Order of Foresters, also of the Canadian Order of Foresters.

(2) That in 1878 I was a member of the Independent Order of Foresters, and as a Deputy, I had the authority to institute courts.

(3) That sometime during the summer of 1878 I instituted a court of the Independent Order of Foresters at Watford, in the County of Lambton.

And I make this solemn declaration, conscientiously believing the same to be true, and by virtue of an Act passed in the thirty-seventh year of Her

Majesty's reign, entitled an Act for the suppression of voluntary and extra judicial oaths.

Declared before me at the City of London,
in the County of Middlesex,
this 26th day of March, A.D. 1886.

B. W. GREER.

W. W. FITZGERALD,

A Notary Public for the Province of Ontario.

{ Notarial }
{ Seal. }

ALVINSTON, 15th March, 1886.

Dr. Oronhyatekha, S.C.R.

DEAR SIR AND BRO.,

In reply to your favor of 12th inst., I feel it my duty to inform you that the statement which Dr. Stanley and Mr. Arkell made at Arkona is entirely false. I have been the Financial Secretary of Court Alvinston almost ever since the court was instituted, and no such name as "Arkell" has ever been enrolled in the books of our court. Furthermore, I feel sure no such name has ever made application for membership to our court. I hope, therefore, Supreme Chief Ranger, that you will take steps to have the falsehood removed from off our court, for we can give you satisfactory evidence that such a man or any other person, has never been initiated into Court Alvinston without a thorough medical examination. I am glad to be able to add that Court Alvinston is in a prosperous condition, and that it consists of young, healthy men, two-thirds of whom are under thirty years of age, while the court of the C. O. F. of this place consists very largely of old men.

Yours in L., B. and C.,

JAMES LANG,

Financial Secretary.

The following is the statement of the Supreme Secretary upon the issue:

LONDON, 17th March, 1886.

Dr. Oronhyatekha, S.C.R.

DEAR SIR AND BRO.,

In accordance with your request, I have carefully searched the Supreme Court Register, wherein appears the name of every brother who has ever been admitted to our Order as a Beneficiary Member. I find no such name as *Arkell* in connection with Court Alvinston, and I have no hesitation in saying that no such man was ever a beneficiary member of our court at Alvinston.

Yours in L., B. and C.,

E. S. CUMMER,

Supreme Secretary.

Now, Mr. Chairman, a few words about this Towe. (Laughter.) He has told us to-night that he had stuck to the widow. Well, I believe he has the reputation of being good at standing by the widows, at least until he has secured a "commission." (Renewed laughter.)

I understand that Towe boasted at the meeting the other night that he had met me before upon a platform. That is true; Mr. Towe has met me before upon a platform. But the only time we ever met on a platform was at the meeting of the High Court of Ontario in Hamilton, in 1882. It was under the following circumstances: Towe had just been defeated for the office of Supreme Treasurer, when thinking—and thinking rightly—that I had caused his defeat, he rose in his place and preferred the charges against me, which he has re-hashed to you here to night, yet, though as he said he had known for months that I was guilty of such conduct, he nevertheless went down to the High Court and presented his annual report, in which he speaks of me in the following words: "To the large experience of our Chief, taken in connection with his ceaseless vigilance, may be attributed, in a measure, our present success." (Cheers.) It is due to say that Towe charges that I wrote that report myself. In other words that he had not brains enough to write a simple report, and had to come to me to furnish him with a little brains (laughter), and that though he knew that I was all that he tries to make me out to-night, he not only kept his mouth shut about it till after his defeat for office, but actually commended me to the assembled representatives as a person "*whose ceaseless vigilance*" gave the Order its prosperity. Well, after Towe's defeat for office he formulated these charges against me. I immediately told the High Court that I would not hold my position with such charges hanging over me, and demanded a committee of enquiry (cheers). The High Court in response to that demand appointed a committee consisting of the Rev. W. Walsh, now of Ottawa, John A. McGillivray, a barrister, and who is now the present Supreme Counsellor, Mr. Switzer, of Midland, Dr. Ross, of Barrie, and Mr. Drake of St Thomas. Mr. Towe and myself appeared before that committee, and after a thorough investigation the committee prepared their report, completely exonerating me from each and all of the charges (cheers), while finding each and every charge brought against Towe to be true.

Here the S.C.R. recounted the various charges, which are fully recorded in the Supreme Court minutes of the special session, held in London in 1882, and need not be repeated here. After recounting these charges, to the apparent great satisfaction of the large audience, the S.C.R. proceeded as follows:

The committee spent the whole night long in this investigation, and in preparing their report to the High Court. The next morning, when I entered the ante-room to go into the High Court, I found the committee and

Mr. Towe waiting for me. Mr. Towe here jumped to his feet and said, "The Doctor is only trying to draw a red herring so as to draw your attention from the Oates case."

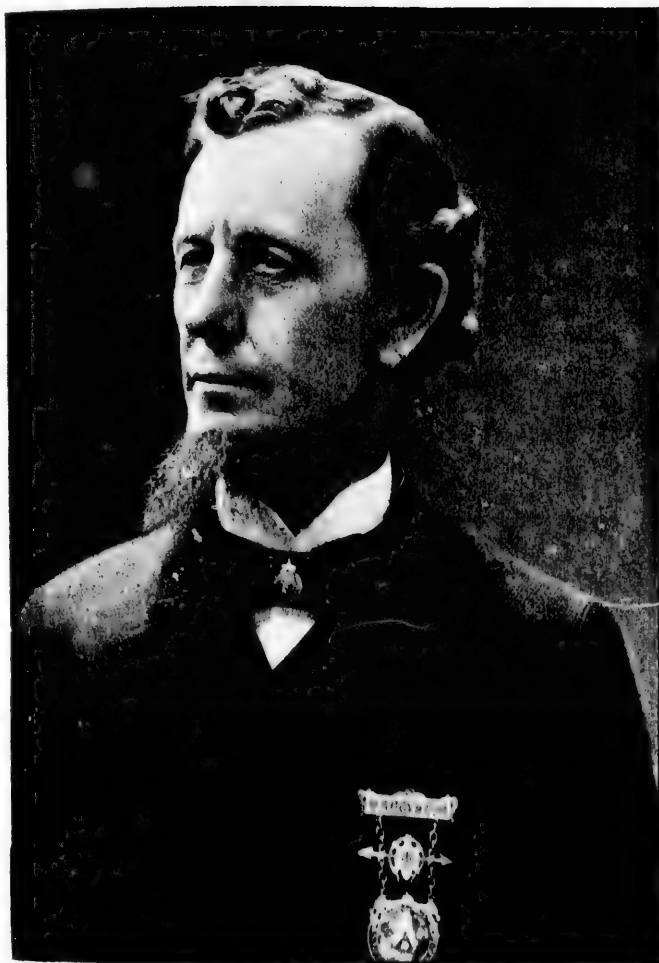
S.C.R.—Mr. Chairman I don't wonder Towe is getting uneasy (laughter and cheers), but let him possess his soul in patience, I'll come to the Oates case in due time, after I have roasted him a little more (renewed laughter and cheers). I was asked if I would consent, for the sake of the Order, to a settlement and to drop the matter then and there. I replied "yes, upon one condition, viz., that Towe would, upon the floor of the High Court, publicly withdraw each and every charge he had formulated against me and apologize for having falsely preferred them." (Cheers.) To this Mr. Towe agreed. (Renewed cheers.) On my part I agreed to accept the conclusions of the committee, and, gentlemen, what were the conclusions of the committee? why that that fellow had been guilty of acting as agent for both parties to a cause, had accepted "commissions" from widows as charged, but that he had not done it with an evil intent. * * *

We then went into the High Court, and in open session Mr. Towe rose in his place, and solemnly declared that what he had charged against me, and which he has repeated here to-night, were utterly and absolutely untrue, (prolonged cheers) and duly apologized for his conduct towards me. I then, as already stated, declared that I accepted the conclusions of the committee, whereupon Towe came upon the platform, where I had been honorably placed by the unanimous votes of my associates (cheers), and we met on that platform and he gave me his hand as a pledge that he would never again repeat the infamous charges he had brought against me (cheers). That was the occasion, Mr. Chairman, and these were the circumstances under which this fellow and myself have before met upon the platform. (Laughter and cheers.) With regard to the contention that the committee would not give Mr. Towe time to procure witnesses and secure evidence of my guilt, why, Sir, notwithstanding that he had solemnly declared in open High Court, that the CHARGES AGAINST ME WERE UNTRUE, and notwithstanding the committee had reported that they had found the charges to be utterly false (cheers), and notwithstanding Mr. Towe's pledge that he would never again repeat such foul and slanderous charges, this fellow returned to London, and taking advantage of my absence from the city—having been called away by reason of the illness of my wife—visited the subordinate courts in the city of London, and there repeated these charges against me. When I returned to the city and found what he and three or four kindred spirits had done, I suspended them from the Order, as unworthy to hold membership therein (cheers). I next called the Executive together to review my acts in the premises, and when they met they unanimously confirmed my acts. But Towe and his friends said, "Oh! but the members of the Executive are the Doctor's friends, and some of them are as bad as he is, and are equally guilty with himself, and are not an impartial tribunal to try us." Well, Mr. Chairman,

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E. H. WHITCOMB, M.D., P. H. Physician, Minn.

FRANK L. PHILLIPS, P.C.R.

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perhaps there was some force in this. But, though professing a readiness to be tried by the High Court or any other impartial tribunal, they failed to appeal, and when they failed to appeal, I was determined to take them before the tribunal which they had themselves said was impartial, and therefore I cited them before the High Court "to show cause why they should not be expelled from the Order for wilful, malicious and persistent slandering of myself and the Executive" (cheers).

They did appear before the High Court, which had been convened in special session in the City of London, on the 8th and 9th of November, 1882, or over *four months* after the time of the first investigation by the committee at Hamilton, and, therefore, after Towe had ample time to gather up his evidence against me. (Cheers.) I stated to the High Court that the accused had the right to review my career in the Order from the time of my initiation down to the present time, and if they found during that time a single fact which would go to substantiate their charges against me, then they were not the slanderers I had charged them to be, and ought not to be expelled from the Order, but that I ought to be compelled to step down and out, as unworthy to be the associate of honest and honorable men. (Cheers.) The High Court adopted these views and gave these men full scope. They had a patient hearing. Every latitude was allowed them, and on the morning of the second day, after having heard all the evidence, the High Court reached its verdict. I will read from the record what that verdict was. "Moved by J. W. Drake, and seconded by Bro. J. Brundel, that Bro. E. Towe be now expelled from the Order."

The yeas and nays were ordered, and the result was, yeas, 33; nays, 2.

"The H. C. R. declared Bro. E. Towe expelled from the Order, and requested him to leave the room. Mr. E. Towe then retired from the High Court." (Cheers.) That, gentlemen, is the record of this fellow who is brought here to-night to assail me and the I. O. F. (Renewed cheers.)

The record of the same body with reference to myself is as follows:—

"Moved by Rev. W. Walsh, seconded by D. Shenick, that we express our entire confidence in the integrity and uprightness of our Supreme Chief Ranger, Bro. Dr. Oronhyatekha. Bro. Walsh added that as a member of the Committee of Enquiry at Hamilton, and, therefore, in a special position to know all the ins and outs of these troubles, he had no hesitation in saying that the conduct and bearing of our Chief, throughout the whole difficulty, was such as to raise him very much in his estimation; and in the light of the most searching investigation, both at Hamilton and here, at the present time, he was more than ever convinced that we had an upright, honorable, and straightforward Supreme Chief Ranger." (Prolonged applause.)

Gentlemen, what was the answer of the assembled representatives of the High Court, some of whom came there warm friends of Towe, after they had heard all of Towe's evidence, and after Towe had had over four months to get his evidence? The record will show that "the motion was carried by a

unanimous standing vote." (Renewed cheering.) But, gentlemen, I must apologize for wasting so much time upon this fellow. But there is just one other point about which I wish to speak. It is about a matter to which I understand Towe had referred at the former meeting here. I understand that Mr. Towe had paraded a cheque of the Supreme Court, signed by myself in blank, as an evidence of unpardonable carelessness on my part in the management of the affairs of the Supreme Court. In the first place, Mr. Chairman, how comes Mr. Towe in possession of this property of the Supreme Court? Why, sir, by violating a solemn obligation of office—an obligation that, to all Foresters, should be a binding one—that he would "deliver to his successor in office all books, *papers*, furniture, regalia, or other property or effects that may come into his possession or custody." (Cheers.) He tells us here to-night that he does not intend to give up that which is the property of the Supreme Court, but that he intends to keep it as an evidence of my carelessness. Well, sir, I have no wish that he should give it up, for every time that he exhibits that paper he shows evidence that he has violated his obligation of office taken at his installation. (Cheers.) But what were the circumstances under which I signed that cheque in blank? Instead of being censurable for doing it, I did it in the interests of the membership. Mr. Chairman, at the time that I signed that cheque, which is being exhibited here to-night, Mr. Towe was Supreme Treasurer of the I. O. F. It was my custom, when about to leave London to be absent for a time, perhaps for three or four weeks, to sign a few cheques in blank and leave them with Mr. Towe, so that, if any brother was taken ill, he would not have to wait till my return to get his benefits paid; or, if any brother died, and the proofs of claim were received during my absence, the widow would not have to wait till I returned to have her claim paid (cheers), but that these cheques, already signed by me, could be properly filled up, and, after being signed by Towe as Supreme Treasurer, and by the Supreme Secretary, sent to the beneficiaries. That was the purpose, Mr. Chairman, and that alone, for which I used to sign cheques in blank. (Cheers.) It was done solely in the interests of the membership at large, and, if there was any impropriety in my doing so, it was in my trusting that my friend Towe would faithfully perform his duty as an officer of the Order. (Laughter and cheers.) [The S. C. R. next repeated substantially what he had said at Oil Springs about the Oates case, the audience cheering again and again, as he made point after point.]

After this the C. O. F. people called McElheran, who made his usual speech, being a re-hash of Towe's charges against the S. C. R.

When he had finished, Dr. Oronhyatekha said, Mr. Chairman, all that is necessary to do in reply, is for me to read the official record regarding this man. It is as follows:—

"Nominations were then made for H. C. R. as follows: Bros. R. M. McElheran, Dr. Oronhyatekha, John A. McGillivray, and E. Botterell.

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"Bro. Dr. Oronhyatekha declined in favor of Bro. John A. McGillivray ; and Bro. E. Botterell also declined.

"The ballot was taken and the scrutineers reported the following result : Bro. John A. McGillivray, 63 ; Bro. McElheran, 16."

That was at the annual session of the High Court at Hamilton.

At the special session four months after, I find the following further record :

"Moved by Bro. J. W. Drake, and seconded by J. Brundel, that R. M. McElheran be expelled from the Order ; yeas, 33 ; nays, none." That, gentlemen, is the record (cheers), and when I tell you that he was expelled for slandering me and the officers of the Order, I think I need say no more in reply. (Loud cheers.)

A vote of thanks to the Chairman was then carried, and then "God Save the Queen" was sung. This, of course, among all well regulated minds, ended the meeting. Not so with Dr. Stanley, for he jumped upon a bench and said, "I move that in the opinion of this meeting, the charges against the I. O. F., regarding the Oates case, have been sustained," and called those in favor to hold up their hands, when only about 30 or 40 hands were held up out of the whole audience. When Stanley saw that only about the number of the C. O. F. members present voted for his motion he refused to call the "contrary !" although there were cries from all over the hall of "call the contrary," "call the contrary."

"ABLE AND SUCCESSFUL DEFENCE."

It was then moved and duly seconded, "that a cordial vote of thanks be tendered to Dr. Oronhyatekha for the able and successful manner he has defended the I. O. F.," which was carried by at least 10 to 1.

The meeting then ended, it being about 2 o'clock in the morning.

With this meeting, the C. O. F. leaders seemed to have had enough of public discussions with the S. C. R., for, after issuing a circular containing a virulent personal attack upon Dr. Oronhyatekha and the members of the Executive Council, they ceased assailing the I. O. F. in the flagrant manner they had been doing.

In those early days the Order, though prospering fairly well, could not, as now, afford to treat attacks upon itself with dignified silence. Occasionally the S. C. R. was also called upon to answer attacks made in the interests of Old Line Insurance Companies, chiefly through the columns of the *Monetary Times*.

One of these answers of the S. C. R. to such an attack we take from the columns of the *Independent Forester* of August, 1889. It is as follows :—

OPEN LETTER BY THE S. C. R.

To Edward Botterell, P. S. C. R., House of Commons, Ottawa.

DEAR SIR AND BROTHER,

You will be gratified to learn that my predictions as to the effect on our Order of the attacks of the *Monetary Times*, published last year, and since issued and largely circulated in leaflet form, have been fully verified. Since those attacks appeared, the applications for membership have continued to flow in a steady stream, averaging nearly 600 a month, and ending in July with over 700 applications. No one, who knows anything about the principles of insurance, can possibly be affected by these attacks; they are so unfair and so dishonest, that they answer themselves, except with the extremely ignorant.

In order to refresh your memory as to my views of these periodic attacks, I will quote the following from my letter to Brother Colin McArthur, High Counsellor of Quebec, to wit :

"In reply to your favor of the 4th inst., I beg to say that since the Independent Order of Foresters became a strong and prosperous body, the *Monetary Times*, at the instance of insurance companies, has, from time to time, attempted to divert popular favor from the I. O. F. by just such attacks as are contained in its issues of 23rd and 30th Nov. last. I have sometimes been asked why we did not invoke the power of the law against such unjust attacks. To succeed in any action, the first thing we would have to do would be to prove that these articles have damaged the Order. If called into the witness box, I should be obliged to testify that the articles of the *Monetary Times* have never done us an iota of harm. On the contrary, they have invariably resulted in advantage to the I. O. F. In the first place, they give us a free advertisement. In the second place, their attacks have always been so manifestly unfair, and so full of fallacies and positive misstatements, that people who think are compelled to come to the conclusion that the position of the I. O. F. must be unassailable by fair arguments, when so ably conducted a journal as the *Monetary Times* is compelled to resort to questionable methods in order to make a colorable case against the Order.

"The question of lapses, noticed in your letter, is so important a factor in the business of insurance, that any conclusions which may be reached in any matter of this kind, wherein that factor has been left out of consideration, must be utterly fallacious. For not only do insurance companies make a large profit out of lapses, but what is of even greater importance to them and to the I. O. F., is the fact that, by reason of lapses and the constant addition of new blood, by the admission of new members, companies and societies practically renew their membership every eight or ten years, thus keeping down the average age of the membership, and keeping the membership always within a few years of the medical examiner's hand, thereby keeping the rate of mortality away below the figures of the *Monetary Times*."

To this the *Monetary Times* affected to reply, but it was indeed a lame attempt. Yet it was the best that could be put in for its masters, viz., the insurance companies. On the question of lapses, and profits thereon, it said:

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legal standard in all the principal American States), then it is plain that the I. O. F. will have a surplus on a member's payment of only a trifle at the beginning, and in ten years from his entry will have a stiff annual deficit to meet, growing larger the longer the member lives. During the twenty years, \$393.07 more will have been paid out, in meeting his share of the natural death calls, than he will have contributed. Instead, therefore, of the Doctor being able to count five per cent. interest in his favor upon the \$413.20, he can only count it on the gain of the first few years, and, when this and the interest upon it is swallowed up, interest counts against him upon the annual deficit of the last column of the table. His rate is inadequate. For the present it gives, or should give, a slight gain, not only of what is shown near the head of the last column of the above table, but also for about five years after the medical examination, there is a saving arising from careful selection. No one should die from consumption, or heart disease, or cancer, within a year or two after entry. Therefore the losses do not come up to the tabular rate, usually, until the second five years is entered upon. Then and thereafter the evil effect of lapses, or *selection against* the society, commences to be felt, and just to the extent that this goes on does the death-rate run higher than what the American Experience Table provides for."

At the time I wrote the letter to Brother Colin McArthur we had 11,104 members and \$110,700.79 in our surplus funds. To-day we have nearly 15,000 members and not far from \$170,000.00 in our surplus funds, a gain in the surplus in the last six months of a period of twelve years of nearly \$60,000. Notwithstanding the *ex cathedra* statements of the *Monetary Times* that in "ten years we will have a stiff annual deficit to meet," during the last eight years that the Order has been under the present administration there never has been a year, hardly a month, in which we did not show a substantial gain in our surplus funds. In the light of our experience, therefore, what must we conclude from the remarks of the *Monetary Times* that "the losses do not come up to the tabular rate, usually (*sic*) until the second five years is entered upon?" Why, either that our experience is *unusual*, which it is not, else that the writer of the *Monetary Times* is grossly ignorant of the subject he is writing about, or he is something worse. You know that we have entered on the *third* period of five years, and as it usually happens to every live society or company, we are piling up the surplus faster than ever, notwithstanding the rule laid down that when the second five years is entered upon that "there and thereafter the evil effects of lapses, or selection against the society, commences to be felt, and just to the extent that this goes on does the death-rate run higher than what the American Experience Table provides for." Our death-rate for the past seven months has been less than four in a thousand, notwithstanding the "evil effects of lapses."

How does the experience of any old line insurance company stand with the statement that after the second period of five years is entered upon, the mortality must begin to run higher than in those laid down in the experience table.

I have just pointed out that this is not true of the Foresters. Let us inquire if it is true of any good insurance company or society.

Take the *Ontario Mutual*, which began business in 1870. In 1888, after it

had passed the major portion of the third period of five years, it had 8,700 members, and 55 deaths for the year ending 1888, thus making the rate of mortality only 5.5 in a thousand. It collected in premiums alone, \$337,214, and only paid for losses \$61,700, while its expenses were \$71,934. that is to say, that for every dollar paid to the widow, more than a dollar was disbursed for expenses. The experience of this company, therefore, does not, by any means, bear out the statements of the *Monetary Times*. This company in its 19th year could have paid all its losses and all its enormous expenses out of one-half of its premium income alone, and still have laid by \$69,946 in its reserve fund. It could, therefore, have paid all its losses and its enormous management expenses out of the rates of the Foresters.

Let us next take the *Confederation Insurance Company*. This company began business in 1871, and its death-rate in its 18th year was 6.9 in a thousand. Its premium income was \$510,582, and it paid in death losses, matured endowments and annuities \$142,254. For expenses and dividends to stockholders it paid \$136,802, being nearly \$1.00 for management expenses and dividends for every dollar of losses paid. Suppose this company had been as economical in management as the I.O.F. and spent only \$20,000 for management expenses instead of \$136,802, it could have paid all losses and expenses out of one half of its premium income alone, and have had \$182,074 left over to add to its surplus.

Lastly, let us look at one of the older companies and see whether its experience gives any different testimony. I refer to the *Canada Life*, which began business in 1847, or 42 years ago. We find that in 1888, when it had entered the ninth period of five years each, it received in premiums alone \$1,250,729. It paid for death losses, matured endowments, and annuities the sum of \$423,347, and for expenses and dividends the sum of \$62,325, so that this company could have paid all its losses and an immense sum for management expenses out of its premium income alone, and still have had left \$576,057 to carry to reserve. The experience of this company also contradicts the statements of the *Monetary Times*.

Suppose we apply to the *Canada Life* the tests which the *Monetary Times* applies to the I.O.F. and to other fraternal benevolent societies. The *Canada Life* admits applicants up to 65 years, so that we are below the mark, if anything, when we assume that the average age of its original policyholders must have been as high as 35 years. "Now move the hand of time twice twenty years," and the policy holder of 35 years of age has become 75 years old. The American Experience Table tells us that the rate of mortality at that age is 94.3 in a thousand, while the Dominion Superintendent of Insurance informs us that the officers of the *Canada Life* report that the death rate in that company, after 41 years, is only 8.9 in a thousand, instead of 94.3 "called for by the inexorable hand of death." The same state of affairs is true of the other active old line companies, viz: that the actual rate of mortality is away below that called for by the Experience Tables.

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GENL. H. H. APLIN, D.S.C.R.,

HIGH INSPECTOR, MICHIGAN.



THOMAS WADDELL,
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In his last report, the Dominion Superintendent of Insurance states that, "the death rate has been entirely re-calculated for the last four years," and "it is believed that the results arrived at represent the actual mortality among insured lives in Canada as accurately as can be gathered from the returns of the companies," and are represented to be as follows among the active companies, to wit:

1885—9.6 in 1,000.	1886—8.1 in 1,000.
1887—8.3 in 1,000.	1888—8.6 in 1,000.

There are a number of substantial reasons for believing that the rate of mortality among the Foresters will be even lower than that experienced by the insurance companies. In the first place, the limit of age for admission is up to the 55th year of age in the I. O. F., and among the insurance companies it is in some, at least, as high as the 65th year of age. In the second place, a large proportion of those who insure in the old line companies are men over 35 years of age. The age of a majority of the members of the I. O. F. to-day is under thirty years.

Then our selection of lives is better than in the old line companies; for our members, in addition to having to pass the same medical examination as those who are insured in insurance companies have to pass, are subjected to the scrutiny of the older members of the Order as to their moral qualifications, and which must necessarily improve the character of the risk of the I. O. F.

Do you ask me if there are any known reasons why the rate of mortality among the insured lives and among the members of the I. O. F. should be so much lower than that called for by the Experience Tables? In answer, most certainly there are well-known reasons why this should be so, and I cannot better bring them before your mind than by quoting from my letter to Bro. Colin McArthur, as follows:—

"The *Monetary Times*, in all its former articles, always assumed that the question of the death of the I. O. F. was one only of a *very few years*. In the present answer to its imaginary correspondent, it practically admits, doubtless inadvertently, that the policies of the I. O. F. will be good for their face at least for 20 years to come. It is good enough to suppose that we shall then have \$500,000, in the surplus funds of the Order, but that then 500 old men will step up to the Treasurer and draw out, each of them, a \$1,000, thus wiping out entirely our surplus. This statement, that the endowment of 500 old men would mature at the end of 20 years, all in a bunch, is based on the assumption that there will be no lapses of membership in the Order during all that time.

"I need not say to you that such an assumption is necessary to reach such a conclusion, but that such an assumption in connection with the I. O. F. is wholly unwarranted by facts.

"The Order was introduced into Canada in 1876. As twelve years have already elapsed, there ought to be at least 500 in the Order to-day over sixty years of age, and to be in the line of the *Monetary Times* we must assume that none of these 500 will die during the next ten years, and what is more remarkable, none will allow their membership to lapse.

"Unfortunately for the *Monetary Times* the facts do not at all accord with its figures.

"A careful examination of the registers of our Order discloses facts, which I doubt not, will astonish even yourself. Although we had in three courts alone, in 1878, over fifty members who were between the ages of fifty-five and sixty, yet we now have just nine members who are over sixty years of age, and not 500 as supposed by the *Monetary Times*. We have eighty-seven who are over fifty-five years old, and only 612 out of the 11,105 members who are fifty years of age or over. I find a very large proportion of our members are under thirty years of age.

"The explanation of this very gratifying state of the affairs of the I.O.F. lies in the fact that since 1878 we have initiated 17,150, of whom 171 have died, and 5,874 have lapsed, leaving 11,105 in good standing at date. Of the 11,105 members, over 3,500 have been admitted within the last seven months."

As a matter of fact, we now have nearly 15,000 members, and of these there were admitted during the past year over 6,000 members.

To build up an argument, therefore, as the *Monetary Times* has done, on the assumption that there will be no lapses, is to build on a false foundation, which shows either rank dishonesty or monumental ignorance of the subject treated of. Suppose, for argument's sake, we admit that in the I. O. F. there will be no lapses of membership, but that every one who is initiated will remain in the Order until he dies or reaches his expectancy of life, there is still another important factor which the *Monetary Times* totally ignores, viz: the influx of new blood. I have already indicated that this is something phenomenal in the I. O. F.; that the average for the past seven months has been over 500 per month, consisting mostly of young men under thirty years of age, a rate that would send any of our insurance managers up to the 7th heaven if found in connection with his company. This alone would very materially falsify the figures given by the *Monetary Times*, even if there were no lapses in the Order.

As a matter of fact, we have initiated during the last three years no less than 10,178, thus bringing the great bulk of our present membership, comparatively speaking, fresh from the hands of our Medical Examiners.

This brings me to the consideration of another part of the subject.

During the first two or three years after admission to our Order, it will cost us, to carry the risk of a member, not what we charge, viz.: a small per cent. above the "cost of risk" at the age of joining, but only about a quarter of that figure. Thus, it follows, if the 3,500 men who have been initiated into the Order during the last seven months, remain with us for the next two years and then drop out, we shall have collected from them about \$72,000, while it will have cost us only about \$18,000 or \$20,000 to carry their risks, making a profit of about \$50,000 in the transaction. If they remain five years, it will have cost us about one-half of what we have collected in that time to carry the risks on their lives, thus making a profit of about \$90,000. This margin becomes less and less till about the tenth year, when the cost of

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carrying them will be about equal to what we collect from them. This is the result of a proper medical selection as it is done in the I. O. F., and is a well known rule in insurance circles, established by the combined experience of Insurance Companies for the past 100 years.

But by the end of the ten years, instead of having the 3,500 initiated ten years ago, the bulk of these will have allowed their membership to lapse, and a new lot will have taken their places, and it is this constant renewal of the membership that is taking place in every company and society, which keeps down the rate of mortality, way down below what is called for in the Experience Tables.

Let me now direct your attention to another subject, which will show at a glance, that the I. O. F. is able to give insurance as cheaply as it does, because of its small management expenses, while most Insurance Companies, for each \$1.00 paid in death claims, pay \$1.00 or more for management expenses and dividends to stockholders, as the following, taken from the reports of the Superintendent of Insurance, for the five years ending with 1887, issued by the Department of Finance will show :

FIVE YEARS' RECORD.

Name of Company.	Premium Income.	Paid for Death losses, Annuities, Endowments, etc.	Management Expenses, including dividends.	Average Membership.	Cost to each Member.	No. of New Insurers Secured.	Cost for each new Member Secured.
Canada Life	\$4,892,719	\$1,547,444	\$1,111,950	14,797	\$ 75 00	8,557	\$129 00
Confederation	2,028,365	444,906	530,422	7,785	68 00	6,923	76 00
North American	718,447	129,387	283,460	2,744	103 00	5,317	54 00
Ontario Mutual	1,216,176	272,649	817,779	6,285	50 00	5,017	39 00
Sun Life	1,410,744	371,801	467,203	5,052	92 00	7,261	64 00
I. O. F.	404,842	260,229	29,206	7,587	3 00	17,084	1 71

ENORMOUS COST OF MANAGEMENT.

The above table shows that the five Old Line Insurance Companies, being the five best companies in Canada, paid out of their premium income alone, not only all death and other claims against them, but that they expended, for managing expenses and dividends to stockholders, the enormous sum of \$2,710,904.00, and still had a balance left of \$4,789,360.00. The I. O. F., which secured double the number of new insurers, expended only \$29,206 for management expenses during the five years. Every intelligent man can see at a glance how it is that the I. O. F. can charge so much less for its insurance than the Old Line Insurance Companies.

The following record for the last year for which we have official figures will still further explain why the I. O. F. is so much cheaper than the Old Line Insurance Companies :

ONE YEAR'S RECORD.

Name of Company.	Management Expenses, etc.	No. of new members secured.	Cost for each new member secured.	Amount of Benefits paid.	Cost for each \$1 paid to widows and orphans.
Canada Life	\$237,384.00	1,824	\$146.00	\$369,366.00	30.64
Confederation	148,730.00	1,398	106.00	113,180.00	1.31
North American	80,000.00	1,509	53.00	35,872.00	2.19
Ontario Mutual	73,987.00	2,030	36.00	63,306.00	1.16
Sun Life	124,029.00	1,723	72.00	97,281.00	1.27
I. O. F.	7,200.00	6,126	1.17	93,950.00	.07

Thus it will be seen that the average of the management expenses of the above first-class Old Line Insurance Companies was \$132,815, or over 18 times greater than that of the I. O. F., notwithstanding the fact that the I. O. F. secured nearly four times the number of new insurers than the average of the Companies. The only reply the *Monetary Times* could make to these facts was that it was not discussing the question of expense, and that the business of the Insurance Companies was managed by able and experienced officers.

It must strike you, however, as it must strike every intelligent man, that when it is charged that our rates are inadequate, and it is practically claimed that anything less than the rates of the Old Line Insurance Companies must be inadequate, the matter of the expenses of the I. O. F., as compared with those of the Old Line Companies, must be very pertinent to the issue.

Take for instance the Sun Life, which comes nearest to the I. O. F. in the amount of benefits paid in one year. The Sun Life required \$221,310 to pay its management expenses, and \$97,281 of benefits, so that each of its 6,741 policy holders had to pay \$32.83 to provide the sum required.

HAD THEY BEEN MEMBERS OF THE INDEPENDENT ORDER OF FORESTERS, TO ACCOMPLISH PRECISELY THE SAME THING, ALL THAT WOULD HAVE BEEN REQUIRED OF THEM, AT THE VERY OUTSIDE, WOULD HAVE BEEN \$15.50 EACH, OR LESS THAN ONE HALF WHAT WAS REQUIRED IN THE SUN LIFE.

Let me now for a moment direct your attention to the unfair way the *Monetary Times* attempts to carry on its arguments. You will find in my letter to Brother McArthur, the following:

"The *Monetary Times*, in its issue of the 23rd November, says:

"For the \$1,000 payable at death or expectancy, the young men will contribute an average of \$316.50 each, and the old men \$390.84 each (plus two extra monthly assessments a year, viz.: \$1.20 for the youngest and \$3.70 for the oldest, as explained further on). Those members who do not die or drop out otherwise, but remain the number of years shown in the second column, must each then get \$1,000 as a cash endowment, if they have paid the fourteen instead of twelve rates each year."

"Now, move time forward twenty years, and the old people will each have drawn out \$1,000 for about \$400 paid in, plus what the \$3.70 per year pro-

duces, while the younger group will not have got half way through. Let us suppose the funds on hand at the end, amount to about \$500,000, and that the old people number about 500. It is easy to see that they will carry off the whole, leaving nothing for those who come next. But that is not so much to the point as the fact that each will have drawn out nearly \$600 more than he has paid in, thus leaving a deficiency of about \$300,000."

Before replying to the above I endeavored to get clearly before my mind exactly what was stated therein. The expressions "plus two extra monthly assessments," and "must each then get \$1,000 as a cash endowment, if they have paid the fourteen instead of twelve rates each year," gave me clearly to understand that the writer was dealing with our "Special Endowment Class." So I said in the letter :

"You are aware that those of our members who are in the Special Endowment Class, and are fifty-four years old, pay \$1.85 per month, with an extra \$1.85 every six months, making a payment of \$12.95 every six months."

Then, after showing that our funds were invested at from four to six per cent., and much of it compounded every six months, and taking the average interest as at five per cent., I said :

"In nineteen years we receive from them (that is from those who pay fourteen assessments a year) \$828.45, or \$102.18 more than 'the cost of risk,' according to the American tables of assurance experience, and not a deficit of \$304, as stated by the *Monetary Times*."

In its reply to that letter, the *Monetary Times* tries to wriggle out of a corner in the following shameless manner :

"We showed that a man aged fifty-four pays only \$1.85 per month, or \$22.20 per annum, and that if he lived out his expectancy (nineteen years) his total contributions to the Order would be about nineteen times that sum, viz. \$421.80. In parallel column we gave the actual cost of risk for each year on a man of that age living until seventy-two, which footed up \$726.27. This demonstrated a deficiency of \$304.47 in meeting the actual outgo for death losses year by year. And we asked, 'How is this deficit to be made good?'

"The Doctor's answer to this is that in the Endowment Class \$1.85 more is collected each six months, making \$26.90 instead of \$22.20. We answer (*sic*) that we were not then alluding to the Endowment Class, but to the Ordinary Class, in which only \$1.85 per month, or \$22.20 per year, is collected."

When the above answer is taken into consideration, in view of the fact that, as already pointed out, the *Monetary Times*, in its original article, did clearly allude to the Special Endowment Class, and in view of the fact that my answer was not the bold statement that "in the Endowment class \$1.85 more is collected," but that WHEN THE INTEREST ON THE PAYMENTS MADE TO US BY SUCH MEMBERS AS WERE CITED BY THE *Monetary Times* WAS TAKEN INTO ACCOUNT, IT WOULD BE FOUND THAT WE RECEIVED FROM THEM \$828.45, or \$102.18 MORE THAN WAS CALLED FOR BY THE AMERICAN EXPERIENCE TABLES OF MORTALITY. I think we are entitled to claim that the *Monetary Times* has entirely failed to meet the answer we gave to its original attack.

I cannot better conclude this letter than by taking the following from the letter addressed to Brother McArthur :

"In conclusion, let me recapitulate briefly

"(1.) The *Monetary Times* assumes, in its calculations that there will be no lapses in our Order, a state of things that never did nor ever will exist in any society or company.

"(2.) The *Monetary Times*, in its calculations, made no allowance for the infusion of new blood that is taking place constantly and to so large an extent in the I.O.F.

"No calculation in connection with the question of insurance is honest, or of any value without due consideration being given to the above two points.

"(3.) The *Monetary Times*, in its calculations, takes no account of interest which forms so important a factor in estimating the value to a society of periodic payments into its treasury.

"Why did the *Monetary Times* ignore these points, that are so vital to a just and honest conclusion upon the questions at issue? Simply because the moment it made due allowance for the profits that are usually made in consequence of a medical selection and the lapses, and for the effect of a constant influx of fresh young blood, and gave credit for interests, it would have had to admit that the system of the I.O.F., especially in view of its economical management, rested on a perfectly sound financial basis and would continue to prosper as long as boys were born in the country and grew up to manhood, and thus became eligible for membership in the Independent Order of Foresters."

I might just add so long as the Old Line Companies, while expending a dollar or more in management expenses and dividends for each dollar paid to the widows and orphans, are able to meet their obligations, just so long will the I.O.F., which expends less than 10 cents in management expenses for each dollar paid to the widows and orphans, be equally able to meet all its obligations, though collecting only half of the rates of the Old Line Companies.

Yours sincerely,

ORONHYATEKHA, S.C.R.

Toronto, 1st August, 1889.

But we must now return to our narrative of the Supreme Court session. The Medical Board's report was as follows :

CHAMBERS OF THE SUPREME COURT,

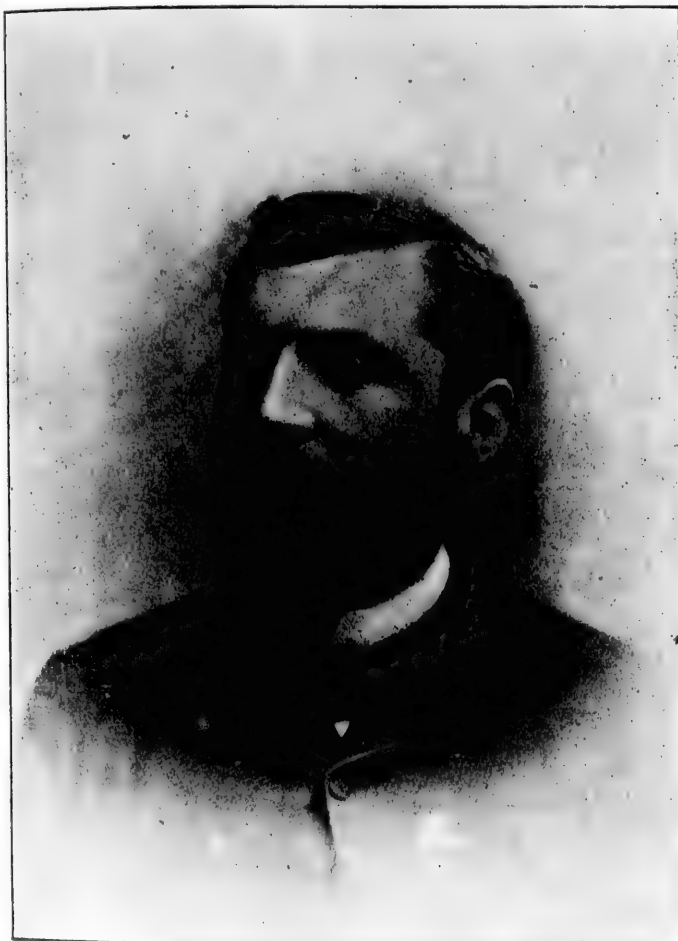
OTTAWA, 26th Aug., 1885.

To the Supreme Chief Ranger, Officers and Members of the Supreme Court.

BRETHREN,

I beg herewith to submit the annual report of the Medical Board for the year ending June 30th, 1885.

During that time the Board has received and considered 1,499 applications, classified as follows :



JAMES TWAMLEY.

PAST HIGH CHIEF RANGER, NORTH DAKOTA.



J. S. A. DUSSEAU, D. S. C. R.
JAS. GROVER, D. S. C. R.

J. D. WILLIAMSON, M. D., High Physician, Ind.
WM. S. MILNE, High Auditor, Ontario.

64 applicants for	\$3000
191 " "	2000
1244 " "	1000

The applications were disposed of as follows :

PASSED.	
54 applicants for	\$3000
172 " "	2000
1194 " "	1000

REDUCED.	
8 applicants for	\$3000 to \$1000
11 " "	2000 to 1000

REJECTED.	
2 applicants for	\$3000
8 " "	2000
50 " "	1000

Thus out of 1,499 applicants the Board has passed 1,439 for \$1,729,000, and has rejected 60 for \$72,000, which, added to the amount of the 19 applicants reduced, makes a total of \$99,000 declined by the Board.

The causes of rejection were as follows :

19 Heart Complications.	8 Diseases of Lungs.
5 Intemperance.	3 General bad health.
2 Epilepsy.	1 Varicose Ulcers.
1 Spinal Disease.	1 Imbecility.
1 Cataract.	19 Hereditary Phthisis.

The Board again desires to place on record its high appreciation of the painstaking and thorough manner in which the Court Physicians have performed their allotted duties. There is one point, however, to which the Board wishes to draw their attention. In many cases the applicant states he does not know ages at death, or causes of death of parents, grandparents, etc. He merely makes the statements without comment. The Medical Examiner should, if possible, elicit an approximate idea of ages and causes of death, and satisfy himself whether any of the deceased died from any hereditary affection, and have such information noted in the Medical Examination paper. This is especially desirable with applicants from 18 to 35 years of age.

It is still the opinion of the Board that the compensation paid to our Medical Examiners is too small; and feels an increase will be conducive to the welfare and stability of the Order. It is recommended to your earnest consideration.

All of which is respectfully submitted

In L., B. and C.,

THOS. MILLMAN, M.D.,

Secretary of Medical Board.

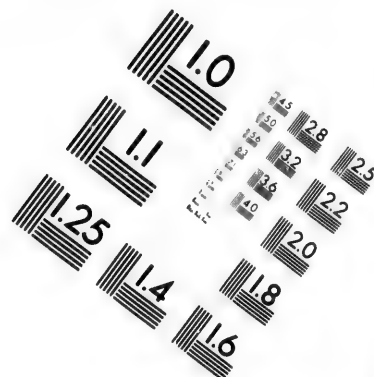
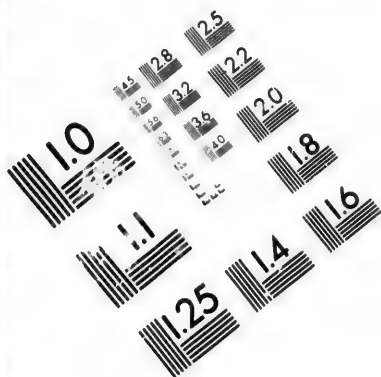
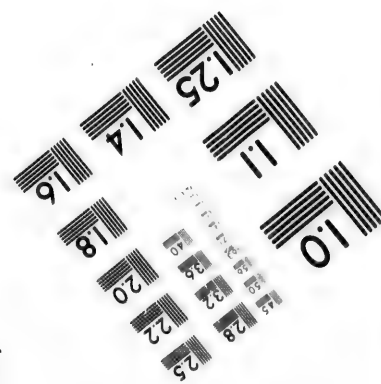
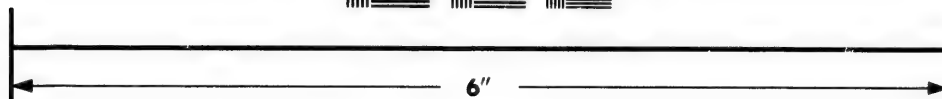
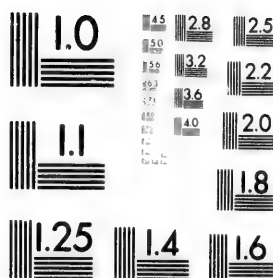


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(716) 872-4503



The Credential Committee presented their second report, stating that the following members had signed the roll of this Supreme Court, and were entitled to seats therein :

Oronhyatekha, S.C.R., London.
 E. Botterell, P.S.C.R., Ottawa.
 E. S. Cummer, S.S., Hamilton.
 John A. McGillivray, S.C., Uxbridge.
 Tho. Lawless, S.J.S., Napanee.
 Geo. Parish, S.S.W., London.
 Jas. Crawford, S. Mar., London.
 J. B. Halkett, P.S.V.C.R., Ottawa.
 W. W. Fitzgerald, P.S.C., London.
 J. G. Baird, M.D., P.S.P., Arnprior.
 J. E. B. McCreedy, H.C.R. of New Brunswick.
 Dr. G. A. Hetherington, S.V.C.R., St. John, N.B.
 J. H. Kilpatrick, Portland, N.B.

The Committee on Constitution, among other things, reported against the admission of ladies.

On the recommendation of the Finance Committee the salary of the Supreme Secretary was fixed at \$1,000, and that of the Supreme Treasurer at \$300. They also recommended a grant of \$500 to the S.C.R. for his services during the past year.

During the session the S. C. R. recommended that the maximum commission to deputies for organizing courts be raised from \$60 to \$75. This was energetically opposed by the then S. Counsellor, Bro. John A. McGillivray, who declared that, "at \$60 per court it was the road to wealth." Before the matter was settled, the Supreme Court adjourned, after having accepted an invitation to proceed to Aylmer, Que., during the afternoon and assist at the organization of a subordinate court, which was said to be all ready for institution with over twenty-five charter applicants on the list. When, however, the S. C. R. heard the name of the Deputy connected with the case, having had some previous experience with him, he pleaded urgent business, and was excused from attending the approaching ceremony. The whole Supreme Court, however, proceeded in the afternoon to Aylmer, to institute the court. It was agreed that on their return from their mission of glory at ten o'clock, p.m., the Supreme Court should resume work and finish up the business that

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night. When the Supreme Court arrived in Aylmer, instead of twenty-five they found only *three* men who were ready to join the court unconditionally, and two others expressed their willingness to become Foresters if the court were successfully established. It is needless to add that the deputation failed in their mission, and returned completely crest-fallen, and were unmercifully "chaffed" by the Supreme Chief for their want of success.

When the question of compensation to Deputies was again reached, on the S. C. R. observing that he "trusted the Supreme Counsellor was convinced from recent experiences that a commission of \$60 to organizing officers was not a sure road to wealth,"—that officer meekly retracted all he had previously said on the subject, and expressed his willingness to vote the whole charter fee, if asked, as the future commission to organizing officers.

We find the following in the records:—

At this stage, it being about midnight, Bro. C. C. Whale rose to a question of privilege, when the following address was read by him:

To the Supreme Chief Ranger, I. O. F., Bro. Dr. Oronhyatekha

DEAR SIR AND BRO.,

A number of the members of the High Court of Ontario, and of the delegates to the Supreme Court, have considered it their bounden duty, not only to yourself, but also to the whole Order, to take advantage of our present meeting to present you some token of their high appreciation of your foresight in staying at home and sending them to Aylmer to institute a new court of the Order, and as this session of the Supreme Court has now been held to a very late hour, we think the time has now come when it is most advisable that the presentation should be made. We, therefore, in behalf of ourselves and co-missionaries to Aylmer, in the Province of Quebec, beg your acceptance of some of the fruits of our labors, and we earnestly hope that this small token of our respect for you will prove acceptable at this time, and we trust that by its use you may be strengthened and supported in the performance of your arduous duties.

THE COMMITTEE.

As Bro. Whale finished reading the address, the High Chief Ranger of Ontario, the present Judge Fitzgerald, amidst the roars of laughter of the members of the Supreme Court, brought in an immense piece of cheese and a box of crackers and deposited them before the astonished Chief, who, however, speedily recovered himself, and, looking at the cheese, said, "Brethren, there seem to be millions in it, and as I cannot say I am too full for utterance, I accept the presentation and call this Supreme Court from labor to refreshment."

Whereupon the brethren adjourned to the ante-room and there immensely enjoyed "the fruits of the labors of the missionaries to Aylmer," after which the Supreme Court resumed its work with renewed energy.

The Supreme Court then proceeded to elect its officers, and the following were chosen, all by acclamation :

- S. C. R., Dr. Oronhyatekha, London.
- S. V. C. R., Dr. G. A. Hetherington, St. John, N.B.
- S. Sec., E. S. Cummer, Hamilton.
- S. Treas., T. G. Davey, London.
- S. P., Dr. W. H. Henderson, Kingston.
- S. Coun., J. A. McGillivray, Uxbridge.
- S. Auditor, Thos. Lawless, Hamilton.
- " C. W. Jones, London.

The S. C. R. appointed the following officers :

- S. Ch., J. E. B. McCready, St. John, N.B.
- S. J. S., Thos. Lawless, Hamilton.
- S. S. W., G. A. Proctor, Sarnia.
- S. J. W., J. Finagin, Hamilton.
- S. S. B., C. C. Whale, Manotick.
- S. J. B., J. A. Kilpatrick, St. John, N.B.
- S. Mar., J. Crawford, London.
- S. Con., J. Beaumont, Glen Williams.
- S. Mess., W. H. Bennett, Wyoming.

The city of St. John, N. B., was chosen the place for holding the next annual meeting, and the fourth Tuesday of August, 1886, was fixed as the date thereof.

P. S. C. R. Bro. E. Botterell then installed the officers into their respective offices, after which the Supreme Court adjourned.

The twelfth annual communication was opened in due form in the Pythian Hall, St. John, N.B., at 10 o'clock a.m., Tuesday, 24th August, 1886, Bro. Dr. Oronhyatekha, S. C. R., presiding.

The following officers were present at the opening :

- S. C. R., Oronhyatekha, M.D., London.
- P. S. C. R., E. Botterell, Ottawa.
- S. V. C. R., G. A. Hetherington, M. D., St. John, N.B.
- S. S., E. S. Cummer, London.
- S. Coun., J. A. McGillivray, Uxbridge.
- S. Physician, W. H. Henderson, M.D., Kingston.
- S. J. S., A. Fleming, London.
- S. S. W., Geo. A. Proctor, Sarnia.
- S. J. B., J. A. Kilpatrick, Portland, N.B.
- Auditors, C. W. Jones, London ; Thos. Lawless, Hamilton.

The S. C. R. made the following appointments *pro tem.* :

S. S. B., Wm. Gerry, London.
 S. J. W., Geo. Parish, London.
 S. Con., R. S. Masters, Kentville, N.S.
 S. Mar., A. R. Milne, Kingston.
 S. Treas., W. N. Yerex, London.
 S. Chap., Rev. B. W. R. Taylor, Petitcodiac, N.B.

The S. C. R. appointed Bros. E. S. Cummer, John A. McGillivray, and James B. Halkett a Credential Committee.

THE CREDENTIAL COMMITTEE'S REPORT.

The Supreme Secretary, Bro. E. S. Cummer, presented the report of the Credential Committee, as follows:

CHAMBERS OF THE SUPREME COURT,

ST. JOHN, N.B., 24th Aug., 1886.

To the S. C. R., Officers and Members of the Supreme Court.

Your Credential Committee beg leave to report the following officers and representatives entitled to seats in this Supreme Court:

(Here the officers' names were given as they appear above.)

REPRESENTATIVES.

Bro. H. C. Creed, Fredericton, N.B.; Bro. T. Herritt, Petitcodiac, N.B.; Bro. B. S. Thorne, M.D., Havelock, N.B.; Bro. Geo. H. Hughes, St. Mary's, N.B.; Bro. J. H. Gray, M.D., Portland, N.B.; Bro. B. W. R. Taylor, Petitcodiac, N.B.; Bro. D. Douglas, Sarnia, Ont.; Bro. Jos. Beaumont, Glen-Williams, Ont.; Bro. S. S. Merick, Carleton Place, Ont.; Bro. Col. A. B. Cook, Norwich, Ont.; Bro. W. Gibbens, London, Ont.; Bro. W. W. Fitzgerald, London, Ont.; Bro. Geo. A. Proctor, Sarnia, Ont.; Bro. J. B. Halkett, Ottawa, Ont.; Bro. A. R. Milne, Kingston, Ont.; Bro. W. Gerry, London, Ont.; Bro. W. R. Hickey, Bothwell, Ont.; Bro. Geo. Parish, London, Ont.; Bro. W. N. Yerex, London, Ont.; Bro. Acland Oronhyatekha, London, Ont.; Bro. A. Fleming, London, Ont.; Bro. C. W. Jones, London, Ont.; Bro. Thos. Potter, M.D., Ottawa, Ont.; Bro. B. W. Greer, London, Ont.; Bro. Wm. Griffith, Hamilton, Ont.; Bro. Jas. Slater, Hamilton, Ont.; Bro. W. N. Johnson, Bothwell, Ont.; Bro. N. F. Patterson, Q.C., Port Perry, Ont.; Bro. P. Robertson, Ottawa, Ont.; Bro. Jas. Crawford, London, Ont.; Bro. J. W. Frost, Owen Sound, Ont.; Bro. D. C. Dunbar, Shelburne, Ont.; Bro. C. C. Whale, Manotick, Ont.; Bro. Rev. R. A. Thomas, Ailsa Craig, Ont.; Bro. J. Culbert, Ottawa, Ont.; Bro. Thos. Webster, Paris, Ont.; Bro. J. Church, M.D., Aylmer, Quebec; Bro. J. T. Carson, Simcoe, Ont.; Bro. M. D. Ross, London, Ont.; Bro. F. McClure, Truro, N.S.; Bro. J. S. Quilman, Puslinch, Ont.; Bro. R. S. Masters, Kentville, N.S.; Bro. Thos. Clarke, Truro, N.S.

All of which is respectfully submitted in L., B. and C.,

E. S. CUMMER,
 JAS. B. HALKETT,
 JOHN A. MCGILLIVRAY.

The following extracts are taken from the S. C. R's report:—

BRETHREN,

Once more it becomes my duty and pleasure to present my annual address to the supreme body of our Order. Before, however, entering upon our labors, as legislators for the entire Order, let us devoutly give thanks to the Great Spirit, the giver of all good, not only for having spared so many of us for another year, but for the manifold blessings shown to our beloved Order in the past, and humbly ask Divine guidance in our legislation at this session. Four years ago I had the honor and pleasure of assisting in planting the Order in this Province and in the neighboring Province of Nova Scotia, and it is a matter of sincere satisfaction to me to be able to meet my *brethren of New Brunswick in their own Province* and in this beautiful city, and be able to say to them, all the representations which I made to them regarding the Order have been fulfilled. Then we numbered a small band of less than 1,000, with a bare \$1,000 in our treasury; to-day we are over 4,600 strong, and that we are hearty and vigorous is shown by the fact that our treasury has a balance to its credit of over \$44,000.00, of which \$35,000.00 are deposited with the Government and with safe monetary institutions of the land, as a Permanent Reserve Fund. But when the report of the Medical Board is laid before you, and it is shown that 2,187 persons have applied for membership during the year past, you must all be convinced that our Order commends itself to the judgment of the intelligent people of the land, and that it is destined in the near future to become one of the largest, as it is now one of the best, Benefit Societies in the Dominion.

It will be our duty to steadily keep in view the great possibilities of the Order, and to shape our legislation so that our successors may at any time easily extend its operations, thereby ever keeping our grand Independent Order of Foresters in the foremost ranks of the great benefit organizations of our country. * * *

ADDITIONAL ENDOWMENT BENEFITS.

When we re-organized the Supreme Court, five years ago, we had but a very small membership in good standing—less than 400. It was not thought safe to create then more than a \$3,000 Endowment Benefit. Indeed strenuous efforts were made to restrict our Endowment Benefits to \$1,000. We are now strong enough numerically and financially to complete the foundations, as it was originally contemplated, by the creation of an additional \$2,000 benefit, and in order to bring the matter before the Supreme Court I recommend the following amendments to the Constitution. Amend Section 202 as follows:

ANNUITY BENEFIT.

201. (1) Every Beneficiary member on reaching his *seventieth Birthday* shall be relieved from any further payments of any assessments, dues, capitation tax or other demands of the Order, and shall be entitled to have paid to him thereafter annually one-tenth of the amount of Endowment Benefit,

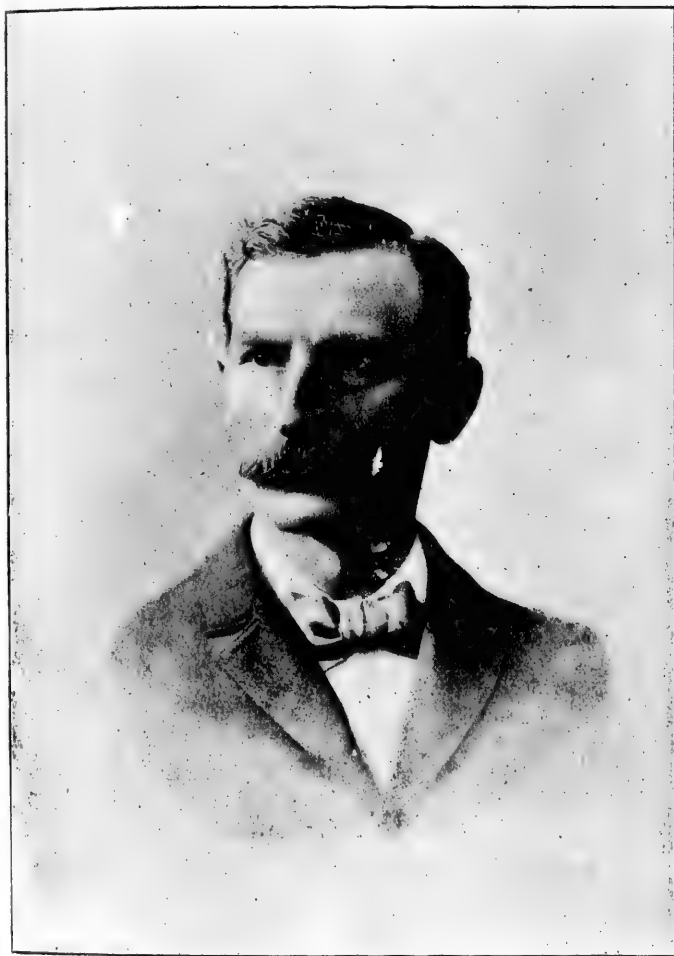
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G. A. HARPER,
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J. C. CALVERT, High Secretary, N.J.

J. L. RIDDELL, D. S. C. R.

J. J. WOODRUFF, Past High Treasurer, N.J.

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not exceeding *three thousand dollars*, on which he shall have paid assessments during the last past *fifteen consecutive years*, until the whole amount of such Endowment shall have been paid, provided, that if the member dies before reaching his *seventy-ninth birthday* the unpaid balance of Endowment Benefit shall be paid to his beneficiaries or personal representatives.

Then followed the amendment which contemplated the giving of the \$2,000 additional benefit in connection with the Royal Foresters. After referring to various subjects he concluded as follows :—

Seven times have you honored me with the highest seat in the gift of our Order. Each time it had been done by acclamation. During that period the Order has grown from a position of insignificance and absolute penury to one of affluence and commanding importance. This has been largely due, in the first instance, to the solid foundations of the Order and to the perfect superstructure erected thereon by the founders, and in the second place, to the right, trusty, and able and true men you have given me, from time to time, as colleagues in the Executive Council.

Personally, I feel that you have been very kind to me; that you have honored me far beyond my deserts; and now, as I surrender into your hands the high and responsible position of Chief Executive officer of this great Order, I desire to place on record my grateful sense of the brotherly esteem and confidence you have always shown towards me; for the uniform support you have given me through sunshine and cloud, and for the charity you have ever thrown around my shortcomings. If I have so discharged my duties that at the end of my long term of office I still retain your confidence and esteem with undiminished lustre, I shall have received a reward which I shall prize above all other gifts you can bestow; * * *

The Supreme Secretary said :

In my last annual report I had the pleasure of laying before you the work of a progressive year, and at the close of another Forestric year we have still greater reasons for congratulations and thankfulness to the Supreme Ruler of the Universe, who has crowned our efforts with *increased* prosperity. But in the midst of our prosperity the grim messenger has entered our ranks and twenty-two of our brethren have been removed from our forest homes by the hand of death. In every case our Order has manifested its sympathy with the bereaved widows and orphans by the prompt payment of the endowment claims, every claim having been paid in full by your Executive within a few days of filing the necessary papers.

As will be seen by the published monthly reports, a majority of the subordinate courts have been actively engaged in the good work, and have succeeded in largely increasing their membership. * * *

X

Our Supreme Chief Ranger has labored incessantly during the year in building up and strengthening the Order; and in addition to his own personal efforts, has been fortunate in securing the services of an efficient staff of deputies, and as a result of the year's labors there have been fifty courts instituted during the year, as follows: 43 in Ontario, 3 in New Brunswick, 1 in Nova Scotia, 2 in Quebec, and 1 in State of Michigan. There were on the 30th June, 1886, 4,314 members in good standing on our books, as the following statistics will show:

Number of members last report	2959
“ initiated during the year	1980
	<hr/> 4939
Number suspended during the year	603
“ died during the year	22
	<hr/> 625
Number of members 30th June, 1886	4314

The present membership is classified as follows, viz.:

166 members holding each \$3000 =	\$ 498,000
437 “ “ “ 2000 =	874,000
3711 “ “ “ 1000 =	3,711,000
	<hr/>
4314 members holding altogether	\$5,083,000

The Supreme Treasurer's Report showed that there was received during the year on endowment account, including interest, the sum of \$42,098.30, out of which there was paid to beneficiaries the sum of \$27,500, and for management expenses \$2,039.34, leaving a balance in the treasury of \$39,464.68.

The report of the Medical Board was as follows:—

CHAMBERS OF THE SUPREME COURT,
ST. JOHN, N.B., 24th Aug., 1886.

To the Supreme Chief Ranger, Officers and Members of the Supreme Court.

BRETHREN,

I beg herewith to submit the Annual Report of the Medical Board for the year ending June 30th, 1886.

The Board has received during the year for its consideration 2,187 Medical Examination Papers, classified as follows:—

88 applicants for \$3,000 =	\$ 264,000
263 “ “ 2,000 =	526,000
1,836 “ “ 1,000 =	1,836,000
	<hr/>
2,187	\$2,626,000

And were disposed of as stated below:

PASSED.

73 applicants for \$3,000=	\$ 219,000
236 " " 2,000=	472,000
1,715 " " 1,000=	1,715,000
<hr/> 2,024	<hr/> \$2,406,000

REDUCED.

7 applicants for \$3,000 to \$1,000=	\$ 7,000
12 " " 2,000 " 1,000=	12,000
<hr/> 19	<hr/> \$19,000
<hr/> 2,043	<hr/> \$2,425,000

REJECTED.

8 applicants for \$3,000=	\$ 24,000
15 " " 2,000=	30,000
121 " " 1,000=	121,000
<hr/> 144	<hr/> \$176,000

Thus out of 2,187 applicants, the Board has passed 2,043 for \$2,425,000, and has rejected 144 for \$176,000, which, added to the amount refused of the 19 applicants reduced, makes a total of \$201,000 declined by the Board.

The causes of rejection were as follow :—

35 Heart Complications ; 23 Diseases of the Lungs ; 19 Intemperance ; 9 General Debility ; 9 Rheumatism ; 3 Albuminuria ; 2 Insanity ; 2 Varicocele ; 2 Spinal Disease ; 1 Cancer ; 1 Epilepsy ; 1 Paralysis ; 1 Bronchocele ; 1 Syphilis ; 1 Cirrhosis of Liver ; 1 Nearly Blind ; 1 Never Vaccinated and refused to be ; 32 Hereditary Phthisis, etc.

So far as the Board can judge, the examinations during the year have been carefully made by the Court Physicians.

It will be noted that three of the applicants were rejected for Albuminuria (probably Bright's disease). Possibly others would have been rejected if the urine had been examined in every case, but it is out of the question for the Board to insist on this with an examination fee of only \$1.00. Let this be raised to \$2.00, or even more, and then the Board can demand a full examination in each case and the Order will be largely the gainer in the end. The Board would earnestly request each member of the Order not only not to recommend any applicant who uses intoxicants to such excess as to produce inebriation, but also not to recommend any one who is in the constant or frequent habit of using intoxicant drinks, as such applicants are not safe risks—several members have been suspended during the year by the Executive Council for intemperance—it would have been better for the Order and less irritating to those brethren if they had never been accepted. Of course, whenever the Board has had its attention drawn to such habits, and which

they consider are so deleterious to health, it has exercised its discretion and rejected such applicants. But the Board is not always made aware of such defects, and hence it asks the co-operation of the membership at large to minimize the risk upon each life accepted and received into our noble Order.

All of which is respectfully submitted in L., B. and C., in behalf of the Medical Board.

T. MILLMAN, M.D.,

Secretary of Medical Board.

Outside of the ordinary routine business, there were few matters of general interest transacted at this session.

Bro. J. B. Halkett presented the report of the Committee on Constitution and Laws as follows:

ST. JOHN, August 24th, 1886.

To the S.C.R., Officers and Representatives of the Supreme Court, I.O.F.

BRETHREN,

Your Committee on Constitution and Laws have had under consideration that part of the Supreme Chief Ranger's report referred to them, viz.: That relating to "Additional Endowment Benefits," and recommend as follows:

I. That the proposed amendment in section 168 (1) introducing the words "four thousand dollars or five thousand dollars" be not adopted.

II. That in lieu of the proposed sub-section of sections 168, 178 and 179, relative to additional endowment for Royal Foresters, provision be made in the Constitution and Laws whereby Royal Foresters may become enrolled in a separate endowment class, to be known as "The Royal Foresters' Endowment Class," or otherwise.

III. That the proposed amendment of section 202 (1), introducing the words "shall be relieved from any further payments of any assessments, dues, capitation tax, or other demands of the Order," and other words, be approved.

Respectfully submitted in L., B. and C.,

JAMES B. HALKETT,

A. R. MILNE,

HERBERT C. CREED.

Taken up clause by clause.

Clause 1. Adopted.

Clause 2. Rejected.

Clause 3. Adopted.

On motion, the report was then adopted as a whole as amended.

On the recommendation of the Finance Committee, the salary of the Supreme Secretary was placed at \$1,000, with a grant of

\$200 added for assistants in his office, and that of the Supreme Treasurer at \$350.

The sum of \$1,500 was voted to the S.C.R. for his services during the past year.

The admission of ladies again came before the Body in a memorial from the High Court of Ontario, and again the Supreme Court refused to open its doors to them.

Officers were elected as follows, *all by acclamation* :

S C.R., Oronhyatekha, M.D., London, Ont.
 S.V.C R., Geo. A. Hetherington, M.D., St. John, N.B.
 S S., E. S. Cummer, London, Ont.
 S. Treas., T. G. Davey, London, Ont.
 S. Coun., John A. McGillivray, Uxbridge, Ont.
 S. Phys., Prof. W. H. Henderson, M.D., Kingston, Ont.
 S. Auditors, C. W. Jones, London, Thos. Lawless, Hamilton.

MEDICAL BOARD.

Oronhyatekha, M.D., Chairman.
 Thos. Millman, M.D., Secretary.
 Prof. W. H. Henderson, M.D., Supreme Physician.

APPOINTED OFFICERS.

The Executive Committee made the following appointments :

S. Chaplain, Rev. B. W. R. Taylor, Petitcodiac, N.B.
 S.J.S., Thos. Potter, M.D., Ottawa, Ont.
 S.S.W., W. Griffith, Hamilton, Ont.
 S J.W., B. S. Thorne, M.D., Havelock, N.B.
 S.S.B., Geo. Parish, London, Ont.
 S.J.B., W. Gerry, London, Ont.
 S. Marshall, A. R. Milne, Kingston, Ont.
 S. Conductor, R. S., Masters, Kentville, N.S.
 S. Messenger, Acland Oronhyatekha, London, Ont.

The medical examination fees were made \$1.00 for \$1,000 policies, and \$2.00 for \$2,000 or \$3,000 policies.

Montreal was chosen as the next place of meeting.

The brethren of New Brunswick, but especially of St. John, spared neither pains nor expense in making the visit of the representatives pleasant and agreeable, and the representatives were unstinted in their praises in regard to the hospitalities shown them. The S.C.R. had the opportunity of addressing an immense street audience from the balcony of the Waverley Hotel.

The thirteenth annual communication of the Supreme Court was opened in the St. Lawrence Hall, Montreal, at 10 o'clock p.m., Thursday, August 18th, 1887, Bro. Dr. Oronhyatekha, S.C.R., presiding.

The following officers were present at the opening :

S. C. R., Bro. Oronhyatekha, M.D., London, Ont.
 P. S. C. R., Bro. E. Botterell, Ottawa, Ont.
 S. S., Bro. E. S. Cummer, London, Ont.
 S. Treas., Bro. T. G. Davey, London, Ont.
 S. Coun., Bro. John A. McGillivray, Uxbridge, Ont.
 S. Auditors, Bro. C. W. Jones, Bro. Thos. Lawless.
 S. J. S., Bro. Thos. Potter, M.D., Ottawa, Ont.
 S. S. W., Bro. W. Griffith, Hamilton, Ont.
 S. J. W., Bro. B. S. Thorne, M.D., Havelock, N. B.
 S. S. B., Bro. Geo. Parish, London, Ont.
 S. J. B., Bro. W. Gerry, London, Ont.
 S. Marshal, Bro. A. R. Milne, Kingston, Ont.
 S. Messenger, Bro. Acland, Oronhyatekha, London, Ont.
 P. S. V. C. R., Bro. J. B. Halkett, Ottawa, Ont.
 P. S. Coun., Bro. W. W. Fitzgerald, London, Ont.

The S. V. C. R. not being present, the S. C. R. appointed Bro. H. C. Creed to the office *pro tem*.

Soon after the opening, on motion of Bro. E. Botterell, seconded by Bro. Geo. A. Proctor, the Supreme Court adjourned until 9.30 o'clock, Friday morning, in order that the institution of a High Court for the Province of Quebec might be proceeded with.

At the morning session, the following representatives were introduced and admitted to the Supreme Court Degree, and signed the roll of members of the Supreme Court:

Bro. Rev. Thos. Heywood, Wyoming, N.J.; Bro. N. F. Paterson, Port Perry, Ont.; Bro. H. Gibbens, London, Ont.; Bro. S. S. Merrick, Carleton Place, Ont.; Bro. Jas. D. Kennedy, London, Ont.; Bro. T. P. Ross, London, Ont.; Bro. A. McGuire, London, Ont.; Bro. Edw. J. Hearn, London, Ont.; Bro. Geo. L. Dickenson, Manotick, Ont.; Bro. Geo. Shambrook, Hamilton, Ont.; Bro. J. W. Frost, Owen Sound, Ont.; Bro. Geo. H. House, East Saginaw, Mich.; Bro. Thos. Butler, Ottawa, Ont.; Bro. A. H. Backhouse, Aylmer, Ont.; Bro. A. H. Dickson, Eglinton, Ont.; Bro. A. G. Pitaway, Ottawa, Ont.; Bro. J. T. Hickmett, Ottawa, Ont.; Bro. Wm. Rae, Ottawa, Ont.; Bro. Wm. Thackaberry, London, Ont.; Bro. W. H. Hickey, Bothwell, Ont.; Bro. John Humphrey, Havelock, N.B.; Bro. Isaac N. Parker, Elgin, N. B.; Bro. J. V. Skillen, Moncton, N.B.; Bro. F. W. Emerson, Petitcodiac, N.B.; Bro. A. H. Fessenden, London, Ont.; Bro.

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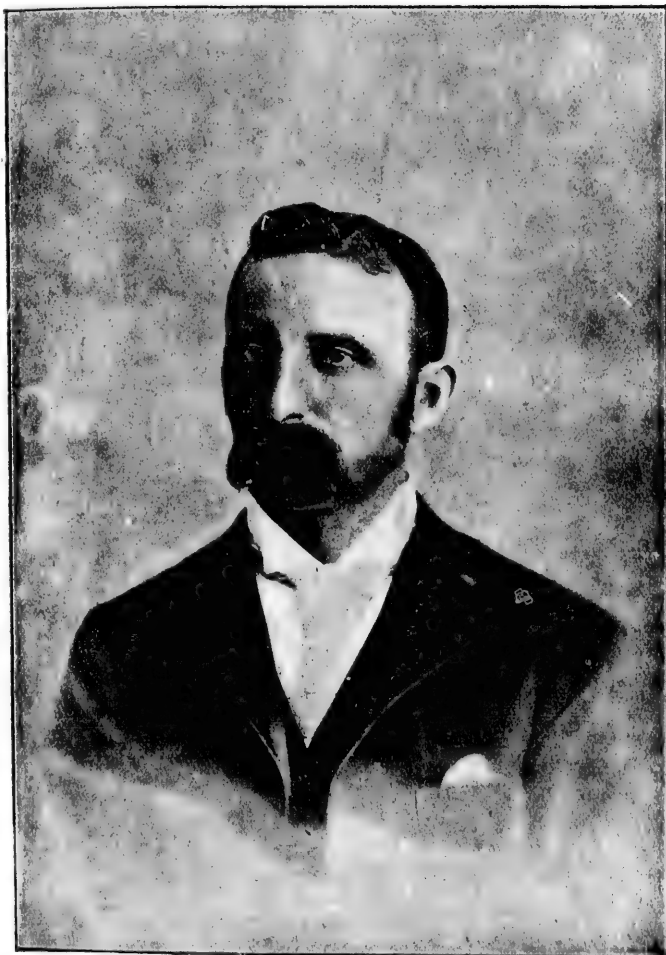
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LE BARON COLEMAN,
HIGH CHIEF RANGER, NEW BRUNSWICK.



HON. W. S. LINTON, D.S.C.R., Member Congress, Saginaw, Mich.
REV. E. COLLINS, Past High Chaplain, Mich.

HON. C. H. MCGINLEY, P.H.V.C.R., State Senator, Mich.
A. A. WEEKS, D.S.C.R., Past High Marshal, Mich.

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Peter Robertson, Ottawa, Ont.; Bro. R. C. William, Hopewell, N.S.; Bro. R. McDonald, Guelph, Ont.; Bro. Chas. Leggett, Kingsville, Ont.; Bro. S. Zimmerman, Hamilton, Ont.; Bro. John S. Quilman, Hamilton, Ont.

The P. S. C. R., Bro. E. Botterell, introduced Bro. A. H. Dickson, upon whom he had conferred the Supreme Court Degree in the ante-room.

The following extracts are taken from the report of the S.C.R. :

EXTRA HAZARDOUS RISKS.

I recommend that the subject be referred to a special committee, with a view of a further extension of the application of this section of our constitution. According to the English census returns, it is found that the mortality among the various callings is as follows :

Coal miners.....	14.8
Lead-miners	20.3
Beersellers	20.6
Licensed Spirit Retailers or Saloonkeepers.....	23.9
Copper-miners	24.7
Hotelkeepers	26.8

As we proscribe coal-miners from being full beneficiary members, it seems to me that we ought similarly to proscribe the above callings, which show a greater danger to those who engage in them. * * *

THE REGISTRATION FEE.

Last year the subject of the registration fee was brought to the notice of the High Court of Ontario, and a proposition was submitted to recommend the making the same a uniform fee of \$1.00. I felt it my duty to oppose the proposition, because of discrimination in favor of those taking the larger amount of endowments. Further reflection has convinced me that the principle involved in the proposition was a good one, and with a slight modification we might adopt the proposed amendment with advantage to the Order. I, therefore, recommend that you so amend the constitution as to make the registration fee a uniform fee of *one dollar* for each \$1,000 of endowment taken.

ADDITIONAL ENDOWMENTS.

I desire again to bring before you the question of providing additional endowments in the Order, and would again recommend the substance of the amendments submitted last year covering this subject. * * *

THE FIRST SUICIDE.

During the year we had unfortunately to deal with the first suicide in the Order. The circumstances surrounding the case were very peculiar, and were first brought to my attention by our brother, Rev. Thos. Heywood, who is ever vigilant when the interests of the Order are concerned. I received very urgent appeals from some of the officers of the court to pay the claim of \$3,000 in full, but the evidence submitted was of such a character as to lead me to the conclusion that the brother had forfeited his policy; in other words,

that he was not insane at the time of the commission of the act. At any rate, I felt it my duty in accordance with instructions of the Executive Council to proceed to Elizabeth, New Jersey, and acquaint myself fully with all the details of the case. The task was not a very agreeable one, but I felt that it was due to the Order that every circumstance connected with our late unfortunate brother should be fully examined. I was seconded in these efforts by the brethren in Elizabeth, and my grateful acknowledgments are more especially due, for valuable information, assistance and timely counsels, to Bros. Heywood, Clarke, Dr. Mack, Robinson, Cooly and others. When my task was done, I think there was a unanimous feeling among the membership that the late brother had, by committing suicide, forfeited all claims upon the Order. However, as provided in the constitution, I recommended to the Executive Council that a donation be made to the beneficiary—a sister of the deceased—of the sum of \$600, which would include the payments the late brother had made while in the Order. The Executive endorsed this recommendation, and the legal representative of the beneficiary, whom I found a gentleman in every sense of the term, accepted this sum, and thus was settled amicably a case that gave me great anxiety, and which at one point gave promise of vexatious litigation. * * *

INITIATION OF CANDIDATES.

In the earlier history of the Order it was perhaps absolutely necessary that permission should be given to initiate in certain cases, as social members and not entitled to benefits, before the applicant had passed the Medical Board. But I believe the time has now come when we should draw the line still more tightly, and I strongly recommend that no one be permitted to be initiated, in the future, until the Medical Board has duly passed the applicant, except in the case of charter applicants, who are present at the institution of the court, but charter applicants who cannot be present at the first meeting when the court is instituted, shall, like all other applicants, be compelled to await the action of the Medical Board before being initiated.

During the year I asked the Medical Board to define the term "surgical cases" as it occurs in our constitution, and in conformity with that request the following was published as the official meaning of said term:

OFFICIAL DECISION.

As questions frequently arise in the Order as to what are "surgical cases" within the meaning of the constitution, the Medical Board desire to give the following interpretation of the law.

(1) Surgical cases, within the meaning of our constitution, are those in which a breach of continuity has undoubtedly occurred, of some tissue of the body such as bone, muscle, ligament, etc., including those cases where the "breach of continuity" is caused by the surgeon in an operation—as for removal of a tumor.

(2) Also reductions of dislocations, or other cases requiring special skill, care and attention on the part of the surgeon.

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(3) Lancing simple abscesses, incising carbuncles and treatment of ordinary sprains are excluded from the list of surgical cases.

(4) In the event of any dispute as to whether a case is or is not a surgical case within the meaning of the constitution, the matter shall be decided by the Medical Board.

ORONHYATEKHA, M.D.,
Chairman.

W. H. HENDERSON, M. D.,
Sup. Physician.

T. MILLMAN, M.D.
Secretary.

KINGSTON, 20th Nov., 1886.

I would advise you to incorporate the above interpretation into the constitution. * * *

BIENNIAL SESSIONS.

In view of the expense of our annual meetings, and in view of the fact that our laws are getting well settled, it seems to me the time has arrived when you should consider whether it is not advisable to hold biennial instead of annual sessions, especially when you take into consideration the facilities provided in our constitution for calling special sessions whenever required. * *

The Supreme Secretary gave the following statistics in his report:—

There were 85 courts instituted during the year, as compared with 50 instituted during the previous year, representing an improvement of 70 per cent. The courts instituted are located: 53 in Ontario, 9 in Nova Scotia, 6 in Prince Edward Island, 6 in Michigan, 4 in New Brunswick, 2 each in Quebec, Manitoba and New Jersey, and 1 in New York. The number of courts on the register is 246, a gain of 72 during the year.

The membership July 1st, 1886, was	4,314
Initiated during the year	3,198
	—7,512
Suspended during the year	823
Died “ “	33
	—856

Net membership June 30th, 1887.....6,656

A gain of 2,342 members during the year, equalling an increase of about 54 per cent. upon the membership with which the year was commenced.

The insurance held by the membership is classified as follows —

252 members hold \$3,000 each =	\$ 756,000
681 “ “ 2,000 “ =	1,362,000
5,723 “ “ 1,000 “ =	5,723,000

6,656 members holding\$7,841,000
representing an average risk of \$1,178 per member.

The Supreme Treasurer in his report said :—

My last report showed a balance of nearly \$40 000, an increase of about \$13,000 during that year. My balance this year is \$68,888.61, an increase of about \$28,000.00, more than double the increase of the previous year, after paying to the widows and orphans of deceased brethren the large sum of \$36,550.00 for endowments and \$5,706.21 for sick benefits. Your Executive have worked together in perfect harmony during the year. We have invested your funds in the following manner, and we are getting the largest interest paid by any bank in the Dominion, and we have good security for your money. It is placed as follows :—

Ontario Loan & Debenture Co.....	\$ 20,180 59
Dominion Savings Bank.....	26,093 30
Dominion Government	11,104 42
Current account Dominion Savings Bank, End....	9,559 82
Current account Dominion Savings Bank, S. & F.....	1,914 48
Total.....	\$68,888 61

The Medical Board reported as follows :

CHAMBERS OF THE SUPREME COURT,

MONTREAL, QUE., Aug. 18th, 1887.

To the Supreme Chief Ranger, Officers and Members of Supreme Court.

BRETHREN,

I beg herewith to submit the annual report of the Medical Board for the year ending June 30th, 1887.

The Board has received, during the year, for its consideration 3,650 medical examination papers, classified as follows :

145 applicants for \$3,000 =.....	\$ 435,000
349 " " 2,000 =.....	698,000
3,156 " " 1,000 =.....	3,156,000
3,650	\$4,289,000

and were disposed of as given below :

PASSED.

119 applicants for \$3,000 =.....	\$ 357,000
305 " " 2,000 =.....	610,000
2,906 " " 1,000 =.....	2,906,000
3,330	\$3,873,000

REDUCED.

	Accepted.	Rejected.
16 applications for \$3,000 to \$1,000.....	\$16,000	\$32,000
6 " " 3,000 to 2,000.....	12,000	6,000
20 " " 2,000 to 1,000.....	20,000	20,000
42	<u>\$48,000</u>	<u>\$58,000</u>

REJECTED.

4 applicants for \$3,000 =	\$ 12,000
24 " " 2,000 =	48,000
250 " " 1,000 =	250,000
278	<u>\$310,000</u>

Thus, out of 3,650 applicants, the Board has passed 3,372, for \$3,921,000, and has rejected 278 applicants, for \$310,000, which, added to the amount refused to the 42 applicants reduced, makes a total of \$368,000 declined by the Board.

The causes of rejection were as follows :

83, history of phthisis (consumption) ; 38, diseases of the lungs ; 37, heart complications ; 37, intemperance ; 19, disproportion in height and weight ; 18, general debility ; 16, rheumatism ; 6, insanity ; 3, spinal disease ; 3, epilepsy ; 2, diabetes ; 2, albuminuria (probably Bright's disease) ; 2, chronic dyspepsia ; 2, chronic ulcers ; 2, blind ; 1, varicocele ; 1, opium eater ; 1, irreducible hernia ; 1, paralysis ; 1, perityphlitis ; 1, cystitis ; 1, varicose veins ; 1, never vaccinated, and refused to be.

It was gratifying to the Board, at the last meeting of the Supreme Court, to have the examination fee increased to \$2 for applicants of \$2,000 and \$3,000, and an examination of the urine demanded. This rule has been insisted on, and the result is that out of 424 applicants for \$2,000 and \$3,000, 4 were rejected for diseases of the urinary organs.

There is another point the Board would like to bring before the Supreme Court, and that is the advisability of refusing admission into the Order all applicants whose occupation is the sale of intoxicating liquors. Statistics plainly show that these people as a rule do not live out the estimated expectancy of life. If this Supreme body is not prepared to deny their admission, then those accepted should certainly be placed in the extra hazardous class.

Ten years having now elapsed since the first death in the Order, the Board considers it of interest and value to give a *resume* showing the causes of death of the 109 brethren who have died in the ten years from July 1st, 1877, to June 30th, 1887. For this purpose two tables have been prepared. The first gives a classification of the causes of death, and the second shows the percentages (to total deaths) of deaths from each class of diseases in our Order as compared with those given by the Canada Life Assurance Co. in their report of last year, and the Mutual Life Insurance Co., of New York.

It will be noticed that our death rate from epidemic diseases, especially typhoid fever, is very large compared to the other two companies. Possibly some of these should have been classed with other diseases, as typhoid fever often becomes complicated, and the secondary disease is the cause of death, rather than the fever. Then we have been very unfortunate in the large number of deaths from accidental injuries, etc. No less than seven lost their lives in railway accidents, 5 were drowned, 1 killed by a falling tree, 1 scalded to death, 1 suffocated in a burning building, 1 crushed in machinery, 2 shot, 1 poisoned.

TABLE I.

I.—Epidemic and infectious diseases—	
Diphtheria.....	1
Typhoid Fever.....	18
	—19
II.—Diseases of uncertain seat—	
Cancer.....	3
Abscess.....	2
	—5
III.—Tubercular diseases—	
Phthisis (consumption).....	15
IV.—Diseases of brain and nervous system—	
Diseases of brain.....	4
Paralysis.....	3
Apoplexy.....	5
General paresis.....	1
Tetanus (traumatic).....	1
	—14
V.—Diseases of heart and blood-vessels—	
Disease of heart.....	4
VI.—Diseases of respiratory organs—	
Pneumonia.....	11
Bronchitis.....	2
	—13
VII.—Diseases of digestive organs—	
Inflammation of bowels.....	4
Disease of liver.....	2
Hepatitis.....	2
Peritonitis.....	3
Ulceration of stomach.....	1
Stricture of bowels.....	1
	—13
VIII.—Diseases of the urinary organs—	
Diseases of kidneys.....	1
Diabetes.....	1
Bright's disease.....	2
	—4

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IX.—Diseases of joints and bones—		
Rheumatism	1	
X.—Diseases unascertained		
	2	
XI.—Accidental, injuries, etc.—		
Drowned	5	
Killed on train	7	
Other accidental injuries	7	
	—19	

TABLE II.

	I.O.F.	Canada Life,	Mutual Life N. Y.
I.—Epidemic and infectious diseases	17.43	10.86	15.60
II.—Diseases of uncertain seat	4.60	5.76	4.70
III.—Tubercular diseases	13.76	17.84	17.30
IV.—Diseases of brain and nerves	12.74	16.38	17.10
V.—Diseases of heart and blood vessels	3.67	7.57	6.80
VI.—Diseases of respiratory organs	11.92	13.88	15.30
VII.—Diseases of digestive organs	11.93	9.53	8.40
VIII.—Diseases of urinary organs	3.67	5.87	4.40
IX.—Diseases of joints and bones .....	.92	1.28	.50
X.—Diseases unascertained	1.93	1.02	2.60
XI.—Accidental injuries and suicides	17.43	9.46	6.80
XII.—Gradual and senile decay		1.38	.40
XIII.—Diseases of integumentary tissues .....		.36	....
XIV.—Childbirth and diseases of the generative organs .....		.32	....

All of which is respectfully submitted in L. B. & C. in behalf of the Medical Board.

T. MILLMAN, M.D.,

Secretary of Med. Board.

The recommendation of the S.C.R. regarding biennial sessions of the Supreme Court was adopted.

Hotel-keepers, saloon-keepers, and bartenders, engaged in the sale of intoxicating liquors, were placed in the extra hazardous class.

The Executive were instructed to provide an alternate initiatory ceremony.

Bro. J. B. Halkett presented the supplementary report of the Credential Committee to the effect that the following were the four representatives from the High Court of Quebec, viz:

Bro. Rev. J. H. Dixon.

Bro. John W. Stocks.

Bro. F. H. Wildgoose.

Bro. H. W. Hunting.

The brethren were admitted as members of the Supreme Court, and signed the roll of members.

The Supreme Court refused to increase the endowments to \$5,000. A regular salary was for the first time voted to the S.C.R., as per following report, which was adopted :

Bro. W. W. Fitzgerald presented the second report of the Finance Committee as follows :

To the Officers and Members of the Supreme Court.

Your committee beg leave to report as follows :

1. We recommend that the salary of the Supreme Secretary be the same as last year, viz., \$1,000.
2. We recommend that the Supreme Executive Council be empowered to employ such assistance for the Supreme Secretary's office as may be necessary to secure the efficient dispatch of the business of the Order.
3. We recommend that the salary of the Supreme Treasurer be \$500.
4. That the salary of the two Auditors for the year be \$100 each, and necessary travelling expenses.
5. That the Journal Secretary and Press Reporters be paid \$10 each, and the messenger \$5.
6. We recommend that a grant of \$2,000 be made to the Supreme Chief Ranger in consideration of his eminent services for the past year.
7. In consideration of the Supreme Court having decided on holding biennial sessions, we deem it advisable to settle a salary to be paid to the Supreme Chief Ranger of \$2,500 per annum, to be paid by monthly instalments, he to devote all his time for the benefit of the Order.

W. W. FITZGERALD,
GEO. H. HOUSE,
C. C. WHALE.

REPORT OF SPECIAL COMMITTEE ON RESERVE FUND.

Bro. W. Griffith presented the report of the Special Committee on Reserve Fund, as follows, which was adopted :

To the Officers and Members of the Supreme Court.

1. Your committee find that every reasonable effort has been made by the Executive to have the Dominion Government accept \$50,000 in deposit, so that the Order may come under the supervision of the Insurance Department thereof, but have failed, as the Government refuse to accept in the absence of legislation authorizing the same, and we therefore consider it would be unwise to apply for registration under the Act respecting Insurance Companies, as it would result in a large expense to the Order without any corresponding benefit.

2. Your committee recommend the following investment out of the funds of the Order :

- \$10,000 in the Ontario Loan and Debenture Company.
 \$10,000 in the Dominion Savings and Investment Company.
 \$10,000 in the New Brunswick Debentures or Bonds.
 \$10,000 in the City of Hamilton Debentures.
 \$10,000 in the City of Toronto Debentures.
 \$5,000 in the Bank of British North America or Bank of Montreal.
 \$10,000 in City or County Debentures.
3. Your committee would recommend that the accumulations from time to time, until the next meeting of the Supreme Court, be invested in the last named debentures.
 4. Your committee recommend that the Supreme Court instruct the Executive not to have in the current account at any time more than \$10,000.
 5. Your committee recommend that the investments mentioned in the said clause of this report be made at the expiry of the present investments.

Submitted in L., B. and C.,

WM. GRIFFITH,
 E. BOTTERELL,
 JOHN A. MCGILLIVRAY.

Bro E. Botterell presented the report of the Committee on Constitution and Laws, as follows, which was adopted :

To the Officers and Members of the Supreme Court.

Your Committee on Constitution and Laws, having had under consideration those portions of the Supreme Chief Ranger's report, which were referred to us, beg to report as follows :

1. We approve of the recommendation of the S. C. R. relative to *Registration Fee*, and recommend—

(a) That in section 120 (9), the words "a sum equivalent to one assessment according to age and amount of endowment taken," be struck out, and the following substituted : "the sum of one dollar, two dollars or three dollars "

(b) That in section 129 (4), the words "equivalent to one assessment depending upon age and amount of endowment taken," be struck out, and the following substituted : "of one dollar, two dollars or three dollars, as laid down in section one hundred and seventy-seven."

(c) That section 177 be amended by striking out all the words after "Registration Fee, and substituting therefor, "of one dollar, two dollars, or three dollars, according as the amount of endowment taken is \$1,000, \$2,000 or \$3,000."

(d) That section 212 (5), be amended by striking out all the words after "fifty cents," and substituting therefor the words "for a new certificate of endowment, and a new registration fee of one dollar or two dollars, according to the increase of endowment."

2. We recommend the adoption of the fourth section of the report relating to uniforms of Royal Foresters.

3. We also recommend the adoption of the eighth section, relating to the examination of candidates previous to initiation.

4. And finally, we recommend that the Supreme Court approves of the decision of the S.C.R. relative to surgical cases, and recommend the substance of the same be incorporated into the Constitution.

Respectfully submitted.

E. BOTTERELL,
HERBERT C. CREED,
A. H. FESSENDEN.

ELECTION OF OFFICERS.

The S. C. R. appointed Bros. Thos. Potter, M. D., E. J. Hearn and F. W. Emmerson, Tellers.

The following were declared elected—*all by acclamation.*

S. C. R., Bro. Oronhyatekha, M. D., London, Ont.
S. V. C. R., Bro. H. C. Creed, Fredericton, N. B.
S. Sec., Bro. E. S. Cummer, London, Ont.
S. Treas., Bro. T. G. Davey, London, Ont.
S. Phys., Bro. Thos. Millman, M. D., Kingston, Ont.
S. Coun., Bro. J. A. McGillivray, Uxbridge, Ont.
S. Auditor, Bro. Thos. Lawless, Hamilton, Ont.
“ Bro. B. W. Greer, London, Ont.

Bro. N. F. Paterson, Q. C., took the chair.

Thousand Island Park was chosen as the place of next regular meeting.

The appointed officers were as follow :

S. Chap., Bro. Rev. Thos. Heywood, Wyoming, N. J.
S. J. S., Bro. Atwell Fleming, London, Ont.
S. S. W., Bro. Geo. H. House, E. Saginaw, Mich.
S. J. W., Bro. N. F. Paterson, Q. C., Port Perry, Ont.
S. S. B., Bro. J. W. Frost, Owen Sound, Ont.
S. J. B., Bro. W. Gerry, New Brighton, Ont.
S. Marshal, Bro. C. C. Whale, Manotick, Ont.
S. Cond., Bro. F. W. Emmerson, Petitecodiac, N. B.
S. Mess., Bro. J. W. Stocks, Sherbrooke, Que.
S. St. B., Bro. Geo. Parish, London, Ont.
S. St. B., Bro. S. Zimmerman, M. D., Hamilton, Ont.
S. Sw. B., Bro. Jas. Slater, Hamilton, Ont.
S. Sw. B. Bro. Thos. Clarke, Truro, N. S.

The officers were installed by Bro. E. Botterell, P.S.C.R., after which the Supreme Court adjourned to meet again at Thousand Island Park, N. Y.

Subsequently it was found that the constitution did not at this time permit the Supreme Court to meet outside of the Dominion of Canada. The Executive, therefore, called the Supreme Court to meet in Toronto instead of at Thousand Island Park.

The fourteenth communication of the Supreme Court, being the first of the biennial sessions, was opened, in accordance with the notice of the Executive Committee, in Temperance Hall, Temperance Street, Toronto, Ontario, at 2 p.m., Tuesday, 3rd September, 1889, Brother Dr. Oronhyatekha, S.C.R., presiding.

The following officers were present at the opening of the Supreme Court:

- S. C. R., Oronhyatekha, M.D., Toronto, Ont.
- P. S. C. R., E. Botterell, Ottawa, Ont.
- S. V. C. R., Herbert C. Creed, Fredericton, N.B.
- S. S., E. S. Cummer, Toronto, Ont.
- S. Treas., T. G. Davey, London, Ont.
- S. Phys., Thos. Millman, M.D., Toronto, Ont.
- S. Coun., J. A. McGillivray, Uxbridge, Ont.
- S. Auditors, Tho. Lawless, Hamilton, Ont.; and
B. W. Greer, London, Ont.

The Supreme Chief Ranger appointed the following officers:

- S. Chap., Rev. Dr. Heywood, Elizabeth, N.J.
- S. J. Secy., F. W. Emmerson, Petitticodiac, N.B.
- S. S. W., Geo. H. House, East Saginaw, Mich.
- S. J. W., N. F. Paterson, Q.C., Port Perry, Ont.
- S. S. B., J. W. Frost, Owen Sound, Ont.
- S. J. B., W. Gerry, New Brighton, Ont.
- S. Mar., C. C. Whale, Toronto, Ont.
- S. Cond., A. H. Dixon, Toronto Ont.
- S. Mess., Thos. Butler, Ottawa, Ont.
- S. St. B., Geo. Parish, London, Ont.
- S. Sw. B., Thos. Clark, Wolfville, N.S.

Bro. J. B. Halkett presented the report of the Credential Committee, as follows:

To the Supreme Chief Ranger, Officers and Representatives of the Supreme Court, Independent Order of Foresters.

BRETHREN,

Your Credential Committee have examined the credentials of the representatives, and beg to report that the following representatives from the High Courts of Ontario, Quebec, New Brunswick, Nova Scotia, Michigan, New Jersey and Ohio, have been elected to this session of this Supreme Court, and are entitled to all the privileges accorded such representatives, viz. :

FROM THE HIGH COURT OF ONTARIO.—Brothers Wm. Griffith, Acland Oronhyatekha, W. W. Fitzgerald, A. H. Backhouse, A. Hale, H. Pratt, Rev. F. B. Stratton, Thos. Butler, J. T. Hickmett, J. T. Carson, A. L. Chandler, James Adams, Wm. Rae, Fred. Cook, A. McGuire, Rev. W. Walsh, A. E. White, J. B. Halkett, W. R. Hickey, A. R. Milne, A. L. Davis, E. W. Summerskill, F. J. Bowen, Rev. W. B. Carey, Geo. A. Proctor, J. A. Wright, G. H. Thomas, Thos. Mills, D. A. Nesbitt, H. Gibbens, T. D. Bailey, Wm. Milne, A. Stewart, W. S. Dalby, James Watt, James Gadsby, T. J. Birch, James Sharman, W. B. Burnett, Robert Preston, Wm. Dunn, Thos. Moon, James Stokes, David Miller, Daniel Rose, Dr. John McConnell, D. Douglass, Fred. Millman, J. Crosby, H. A. Botterell, Geo. Kennedy, G. W. Paterson, A. Hooker, H. Bawden, Rev. H. A. Thomas, E. M. Bigg, Jas. Crawford, Alex. Aikman, Geo. Davey, Wm. Calder, P. F. Carey, John Bland, Robert Abbs, D. Ormiston, E. Moore, H. Tomkins, H. Williams, Thomas Conley, Geo. Keating, Dr. G. H. Grimes, J. H. Courtney, F. C. Paulin, W. Cadwell, James Hewer, A. Wittmack, John Leys, J. S. Powley, James Jamieson, M.P., Robert Strachan, A. Cornish, Rev. A. Macgillivray, James D. Murray, Rev. J. B. Robinson, A. O. Watts, John S. Quilman, F. Falconbridge, W. S. Clarke, James Shier, W. C. Kerr, W. G. Little, Geo. Watson, Geo. Spence, J. A. Walls, Wm. Douglass, R. W. Hayden, Rev. Thos. Garrett, J. J. Mix, Atwell Fleming, J. Parker Thomas, A. H. Dixon, and Wm. N. Johnston.

FROM THE HIGH COURT OF NEW BRUNSWICK.—Brothers Le Baron Coleman, A. Sherwood, S. A. Holstead, Rev. I. N. Parker, W. O. P. Starratt, E. P. Eastman, W. E. Skillen, J. V. Skillen, W. Kinghorn, J. T. Hawke, Dr. B. S. Thorne, and E. L. Perkins.

FROM THE HIGH COURT OF NOVA SCOTIA.—Brothers Henry Lovett, Thomas Clarke, A. V. Wade, R. G. Monroe, Jas. A. Simpson, and H. S. Dodge.

FROM THE HIGH COURT OF MICHIGAN.—Brothers Gen. H. H. Aplin, Geo. H. House, Fred. Dunn, J. E. Gum, W. D. Manchester, Jacob Minkler, E. J. James, James F. Downer, J. A. Frise, John Chambers, and Dr. A. L. Ruffe.

FROM THE HIGH COURT OF NEW JERSEY.—Brothers E. H. Allen and R. J. Aljoe.

FROM THE HIGH COURT OF QUEBEC.—Brothers Frank Smith, Prof. Henry

Walters, Peter Strathern, Rev. John Grenfell, Dr. George F. Slack, and T. F. Vincent.

Moved by Brother Halkett, seconded by Brother Cummer, that the report be adopted. *Carr*:-

The following extracts are from the report of the S. C. R.:

Another step has been taken in advance of our sister societies by the incorporation of the Supreme Court by the Dominion Parliament, giving to us an unquestioned legal status throughout Canada, and endowing our Order with certain powers not possessed by sister organizations. I need not tell you that we had the stern opposition of gentlemen interested in the old line insurance companies in our efforts to secure this Act. This opposition was to be expected. We also had opposition from a most unexpected quarter. Just after our Bill had passed a critical stage, there came a deputation from the Canadian Order of Foresters, the Ancient Order of Foresters, and the Royal Templars of Temperance trooping down to Ottawa, to ask the Minister of Finance not to allow our Bill to be passed.

I understand that the only reason they could assign for opposing our Bill was that, if passed into an Act, it would give us an advantage over the societies they represented. I am informed that the Honorable Minister told them that the reason assigned was not sufficient to justify the Government in interfering with our private Bill, especially since the door for incorporation was equally open to the societies they represented.

I have no doubt but that our brethren in the societies named above, felt that the advantages which the I. O. F. already possessed over their own, were so many and so great, that a Dominion Act of Incorporation would be the historical straw that would break their poor camel's back. It seemed to us, however, that our course in the matter would be an advantage to them. Since we have shown them the way, they can now procure Dominion Incorporation for themselves. * * *

One of the most gratifying features in connection with our work is the fact that there is

NOT A SINGLE APPEAL

to be submitted for your consideration from any of the numerous decisions which I have been called on to give, or from any of the actions of the Executive Council, though some of the cases adjusted have been delicate in the extreme. I regard this happy state of things as being largely due to the fact that we have, if not the best, at least one of the best constitutions possessed by any Order. This excellence has been attained only after much study and careful deliberation on the part of the Executive, and an intelligent scrutiny in the work of perfecting the constitution and laws on the part of the members of the Supreme Court. * *

Among the changes that the Executive Council begs to recommend, is to cut down the schedules contained in sections 178 and 179, so that they will

extend only up to the 50th birthday, and make a new section for those who join between the ages of 50 and 55 to read as follows :

180. Any applicant in the Ordinary or Hazardous class, who is admitted to the Order, or any member who may be reinstated between the 50th and 55th birthdays, shall pay on admission or reinstatement the rate for his actual age as given in the following :

SPECIAL SCHEDULE OF RATES.

AGE.	\$1,000.	\$2,000.	\$3,000.
50	1 40	2 80	4 20
51	1 45	2 90	4 35
52	1 50	3 00	4 50
53	1 55	3 10	4 65
54	1 65	3 30	4 95
55	1 70	3 40	5 10
56	1 80	3 60	5 40
57	1 90	3 80	5 70
58	2 00	4 00	6 00
59	2 15	4 30	6 45
60	2 30	4 60	6 90
61	2 50	5 00	7 50
62	2 75	5 50	8 25
63	3 00	6 00	9 00
64	3 25	6 50	9 75
65	3 50	7 00	10 50
66	3 75	7 50	11 25
67	4 00	8 00	12 00
68	4 50	9 00	13 00
69	5 00	10 00	15 00

Thereafter, on each recurring birthday he shall pay the increased rate, for his increased age, as given in the foregoing table. * * *

REMOVAL OF HEADQUARTERS.

Towards the close of 1888 the question of removing the headquarters of the Order to Toronto engaged the attention of the Executive Council, and after consulting a number of the members, it was decided that it would be in the best interests of the Order to make the change. Accordingly, about the end of February last, we reluctantly left London, the cradle of Independent Forestry in Canada. I am sure I represent the sentiments of the Supreme Secretary also, when I say it was with the deepest regret that we bade adieu to so many tried and true Foresters—men who had borne the burden and the heat of the day ; brethren whose advice and aid we could always seek with advantage, and whom we had always found ready and willing to promote the interests of the Order. I think I might mention, without being thought invidious, the name of the "Grand Father" of the Order, Bro. W. W. Fitz-

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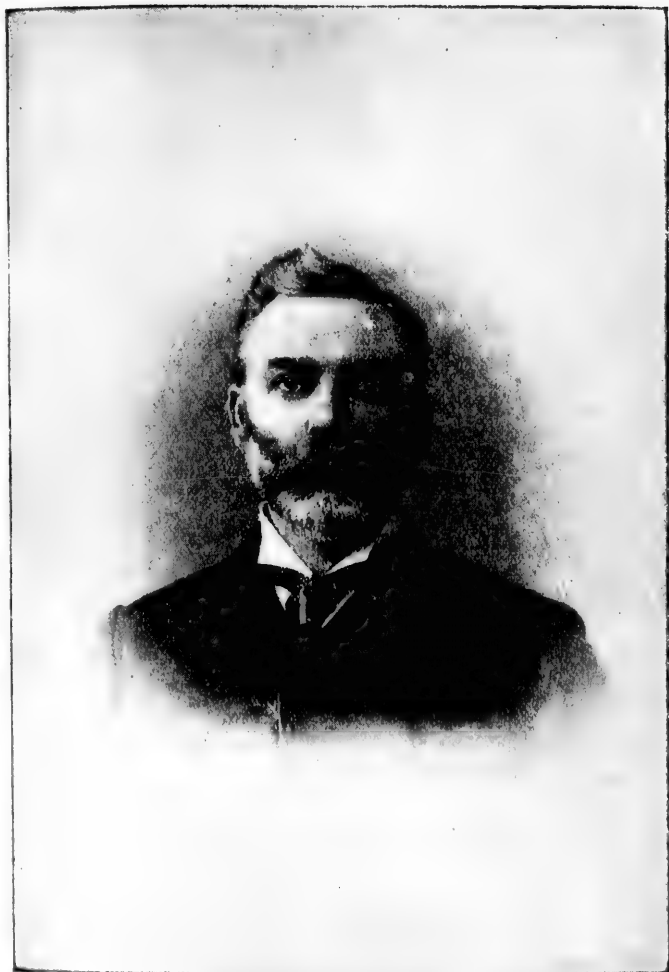
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HIGH CHIEF RANGER, NOVA SCOTIA.



JOHN AGNEW, High Treasurer, P.E.I.

P. W. CARVER, High Counsellor, P.E.I.

E. T. MARSH, P.H.V.C.R., Mid-England.

J. M. CLARKE, Past High Secretary, P.E.I.

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gerald, and of the "Father" of myself in Forestry, Bro. B. W. Greer, who gave me the first password I ever received in the Order, as well as the names of such veterans as Brothers Atwell Fleming, Wm. Gerry, Geo. Parish, A. Aikman, J. Crawford, A. Maguire, H. Gibbens, Wm. Tackaberry, H. Pratt, A. Hale and Geo. McClelland; names which are familiar to the older members of the Supreme Court; names of men who for fidelity to principle and earnestness of purpose and devotion to our Order have no peers.

We had the satisfaction of knowing that we left the Order in London in a most flourishing state, and the names I have mentioned, with a host of the younger generation of Foresters nearly as good, were a guarantee that the Order would continue in the future, as in the past, to flourish in the good old Forest City, where at the present time no less than seven first-class courts, each with a large membership, are now in existence. We have been exceedingly fortunate in having secured a most eligible suite of rooms for headquarters, and at a very reasonable rental. I hope in the near future to see at least two or three thousand members of the Order in the courts within the City of Toronto.

RETROSPECTIVE.

In 1878 I was first elected High Chief Ranger of Ontario, which position I held continuously, with the exception of about two months, for a period of four years. During all this time it was a continuous fight to keep the Order alive. It was young and unknown in this country. Its constitution and laws were of the very crudest, and, above all, it had neither funds in its treasury, nor much credit even among its friends.

The commission paid to organizing officers ranged from \$5 to \$15 and travelling expenses, for each court instituted. The travelling expenses were supposed to be paid by the new courts, but so far as my experience goes they were invariably paid by the instituting officer himself.

The High Court of Ontario was instituted at Brantford, on the 17th June, 1878, with eleven courts. The next annual meeting was held in London a few months afterwards, on the 3rd and 4th Oct. In the meantime eight new courts had been instituted, of which seven had been organized by myself. The following year twenty-one courts were instituted in Ontario, twelve of which I had organized personally. During this year three courts were also instituted in Quebec and one in Manitoba. The strength of the Order at the close of the Forestry year was reported as at thirty-five courts in good standing, having a membership of between 800 and 900. As some encouragement to those who intend to devote their whole time to the organizing work of the Order, I take the following extract from the report of the auditors for 1879:

"We deem it but just and right to the H.C.R., Bro. Oronhyatekha, to add that he received, during the year, altogether from subordinate courts, for expenses as instituting officer and dedicating halls, the sum of \$24. And that, during the year, he travelled in the interests of the Order altogether 6,000 miles, and was absent from his office and home 69 days, towards the expense

of which the High Court contributed \$37.50 ; subordinate courts, as above intimated, \$24.00 ; total \$61.50 "

In October, 1879, the secession of that section, now known as the Canadian Order of Foresters, took place, which left us only the following courts :

Court Hope,	No. 1, London.
" Maple,	" 4, "
" Dufferin,	" 7, "
" Victoria,	" 10, "
" Napanee,	" 30, Napanee.
" Moira,	" 33, Belleville.
" Thames,	" 38, Beachville.
" Wellington,	" 21, Drayton.
" Ottawa,	" 41, Ottawa.
" Oronhyatekha,	" 23, Hamilton.

These courts had among them 196 members in good standing. Nothing daunted, however, we began the work of reconstruction, and, during the next year, twenty-four courts were instituted, of which I organized personally nineteen.

We reached another crisis in our history in 1881, when the separation between us and the American Supreme Court took place, followed by the reorganization of our present Supreme Court. Among the courts that joined our fortunes was Court Elizabeth, No. 1, New Jersey. For this we were indebted to my old friend, the Rev. Dr. Heywood, our present Supreme Chaplain. It was the only American court that cast its lot in with us. It was from the first, as it is to-day, one of the best working courts in the Order. At that time we numbered only 369 members in good standing in the Order, with a debt of over \$4,000. Notwithstanding all adverse circumstances, however, our real prosperity dates from that period. Though slow at first, our growth, as to numbers and financial strength, has been steady and uninterrupted, till to-day we have the satisfaction of knowing that no society is increasing like the Independent Order of Foresters, the Medical Board having reviewed, for the twelve months ending with the 31st of August, 1889, in the neighborhood of 8,300 medical examinations. The following table will show, at a glance, our progress from time to time :

Date.	No. of Members.	Surplus in Bank.
July, 1881,	369	\$ 4,000 00 in debt.
Oct., 1882,	880	1,145 07
July, 1883,	1,737	7,582 84
" 1884,	2,360	19,815 28
" 1885,	3,046	28,036 93
" 1886,	4,628	44,220 75
" 1887,	6,921	71,384 40
" 1888,	9,901	99,754 51
" 1889,	14,286	160,110 76
Sept., 1889, about	16,000	175,000 00

With the vast territory yet wholly unoccupied, and with the best Fraternal Benefit Society extant, there is no reason why the incoming Executive Council should not be able to report to the next Supreme Court, at least 40,000 members. (I ought to say 50,000 members, but I refrain, lest you should think I am visionary,) and not less than *half a million of dollars* in the Reserve Fund.

CONCLUSION.

For the ninth time I surrender into your hands the high and responsible trust you have so repeatedly placed in my charge. At the close of my twelfth year of official life, as your Chief Executive officer, one of the greatest sources of satisfaction to me is that the veterans of the Order, who surrounded me ten years ago, and gave me wise counsels and generous aid in building up our grand and noble Order, are here to-day, as they have always been, through cloud and sunshine, the staunchest and truest friends that man ever had. To them is due, in a great measure, the great prosperity we now enjoy, and I desire to place on record my deep debt of gratitude for their uniform kindness to me personally, and my appreciation of the wise counsels and loyal support they have always accorded to me in the discharge of my official duties.

To the younger members I am sure I can appeal for indulgence for my shortcomings. I think you will all believe me when I say that I have endeavored, to the best of my ability, to do my duty as your Supreme Chief Ranger, and that the errors I have committed have been rather those of the head than of the heart, over which I am sure you will throw the mantle of charity, which is the distinguishing characteristic of Independent Foresters.

All of which is respectfully submitted in L., B. and C.,

ORONHYATEKHA,

Supreme Chief Ranger.

The Supreme Secretary presented the following in his report:

* * * * *

During the term just closed, 178 new courts have been instituted, as follows: 88 in Ontario, 37 in Michigan, 26 in Quebec, 10 in Ohio, 7 in New Brunswick, 3 in New York, 2 in Nova Scotia, 2 in Manitoba, 1 in New Jersey, 1 in British Columbia, and 1 in the Northwest Territories.

There were, on the 30th June, 1889, 14,286 members in good standing on the books of the Supreme Court, as the following statistics will show:

Number of members last report.....	6,656
“ initiated during the term.....	9,383
	<hr/> 16,039
Number suspended during the term.....	1,643
“ died “ “ “	110
	<hr/> 1,753
Net membership, 30th June, 1889.....	14,286

A gain of 7,630 members during the term, equalling an increase of about 113 per cent. upon the membership with which we commenced the term.

The insurance held by the membership is classified as follows :

498 members hold \$3,000 each.....	\$1,494,000
1,335 " " 2,000 "	2,670,000
12,453 " " 1,000 "	12,453,000

14,286 members holding..... \$16,617,000
representing an average risk of \$1,233 per member.

The Supreme Treasurer said in his report :

I now have the pleasure of presenting to you my statement of the financial affairs of the Supreme Court for the two years ending 30th of June, 1889.

The balance 1st July, 1887, was \$66,974.13; the balance 1st July, 1888, was \$94,444.32, after paying the widows and orphans of deceased brethren the large sum of \$64,750.00, showing gains during the year of \$27,470.19. During the past year we have paid to the widows and orphans the large sum of \$76,100.00, and we have at the end of June last \$152,367.84, showing gains during last year of \$57,923.52. My statement on sick and funeral benefits speaks for itself. We have had a large amount of sickness during the year, and our balance on hand is less than in 1887. In our general fund we show a handsome balance of \$6,471.73. Our total balance of cash on hand ending June 30th, 1889, was \$160,110.76.

The report of the Medical Board read as follows :

CHAMBERS OF THE SUPREME COURT,

TORONTO, ONT., Sept. 3, 1889.

To the Supreme Chief Ranger, Officers and Members of the Supreme Court.

BRETHREN,

I beg herewith to submit the biennial report of the Medical Board for the two years ending 30th June, 1889.

The Board has received during the two years for its consideration 11,598 medical examination papers, classified as follows :

442 applicants for \$3,000.....	\$ 1,326,000
1,123 " " 2,000.....	2,246,000
10,033 " " 1,000.....	10,033,000
11,598	\$13,605,000

and were disposed of as given below :

PASSED.

340 applicants for \$3,000.....	\$ 1,020,000
910 " " 2,000.....	1,820,000
9,235 " " 1,000.....	9,235,000
10,485	\$12,075,000

REDUCED.

	Accepted.	Rejected.
31 applicants for \$3,000 to \$1,000.....	\$ 31,000	\$ 62,000
39 " " \$3,000 to \$2,000.....	78,000	39,000
113 " " \$2,000 to \$1,000.....	113,000	113,000
183	<u>\$222,000</u>	<u>\$214,000</u>

REJECTED.

32 applicants for \$3,000.....	\$ 96,000
100 " " \$2,000.....	200,000
798 " " \$1,000.....	798,000
930	<u>\$1,094,000</u>

Thus, out of 11,598 applicants, the Board has passed \$10,000 for \$12,297,000, and has rejected 930 applicants for \$1,094,000, which, added to the amount refused to the 183 applicants reduced, makes a total of \$1,308,000 declined by the Board.

The causes of rejection were as follow :

- 256—History of phthisis (consumption).
- 134—Heart Complication.
- 130—Intemperance.
- 100—Diseases of the lungs.
- 72—General (complication of diseases).
- 56—Rheumatism.
- 57—Disproportion in height and weight.
- 27—Asthma.
- 20—History of insanity.
- 12—Epilepsy.
- 10—History of apoplexy and paralysis.
- 8—Syphilis.
- 6—Cancer.
- 6—Spinal curvature.
- 6—Albuminuria (probably Bright's disease).
- 5—Diabetes.
- 4—Youth and want of family history.
- 4—Hepatic and renal colic.
- 4—Sciatica.
- 3—Chronic dyspepsia.
- 3—Stricture of urethra.
- 3—Hip disease.
- 3—Never vaccinated and refused to be.
- 3—Occupation.
- 2—Diseases of the liver.

- 2—Blind.
- 2 Inflammation of the bowels.
- 2—Chronic inflammation of the larynx.
- 2—Chronic discharge from the ears.
- 1—Locomotor ataxia.
- 1—Fistula in ano.
- 1—Gout.
- 1—Goitre.
- 1—Psoriasis.
- 1—Irreducible hernia.
- 1—Necrosis of bone.

930

It is gratifying to the Board, as no doubt it is to the whole Order, to know that the death rate continues small. For the year ending 30th June, 1888, it was only 6.6 per 1,000, and for year ending 30th June, 1889, it was even lower, being only 4.7, averaging for the two years 5.6 per 1,000. The medical department of the Order may, without presumption, take considerable credit to itself for this result.

We have an almost perfect medical examination form, and when that is carefully and conscientiously filled out (and we believe it is in nearly all cases), the applicant's defects, if any, must come to light. It will be noticed that the proportion of rejections is 1 in 12½, or eight per cent. This is quite large, and many are rejected by local examiners whose papers never reach the Board.

The Board would again recommend that this Supreme Body insists on a careful analysis of urine in all cases, and fix the examination fee at \$2 for all applicants. Five deaths from kidney complications and eleven rejections for same during the past two years show sufficient reason for this recommendation.

You will observe that nearly one-seventh of the rejections was for intemperance, and it is strongly urged that the ballot be discriminately used where applicants are known to be addicted to the use of stimulants. Regular insurance companies find intemperance their greatest bane. It is to be hoped that at this Supreme Court meeting a clause will be adopted whereby all future applicants engaged in the liquor traffic will be excluded from membership.

The Board recommends that the following be placed in the Extra Hazardous class: Those who are deaf, or have lost an eye, an arm or a leg. The reason for this recommendation is that such are more liable to become totally and permanently disabled than sound men.

Yours in L., B. and C.

T. MILLMAN, M.D.,

Secretary of Medical Board.

The following table shows the different diseases for which sick benefits have been paid for the two years ending 30th June, 1889, also number of brethren ill with each disease, and number of days ill :

	No. of Applicants.	Days Ill.
Tetanus	1	28
Locomotor ataxia	1	84
Apoplexy	2	98
Insanity	2	156
Concussion of the brain	3	52
Inflammation of the brain	2	72
Paralysis	4	238
Spinal irritation	4	95
Sunstroke	5	220
Sciatica	23	973
Neuralgia	33	463
Lumbago	56	944
Asthma	4	88
Haemoptysis	4	127
Laryngitis	5	66
Phthisis	7	460
Congestion of the lungs	28	478
Pleurisy	32	723
Pneumonia	62	2,056
Bronchitis	112	2,309
Influenza (severe colds, catarrh, etc.) ..	43	529
Scarlet fever	3	53
Mumps	23	369
Diphtheria	23	323
Measles	31	517
Typhoid fever	56	2,172
Intermittent and remittent fever (malaria) ..	188	3,397
Rheumatism (acute, chronic, etc.)	75	2,274
Ulcerated throat	18	273
Tonsillitis (Quinsy)	58	791
Ulceration of stomach and bowels	2	32
Gastritis (inflammation of stomach)	30	543
Enteritis (inflammation of bowels)	30	465
Cholera morbus	8	145
Intestinal colic	14	198
Peritonitis	19	493
Diarrhoea	19	213
Dysentery	27	359
Dyspepsia (indigestion, bilious attacks, etc.) ..	50	705
Hepatitis (inflammation of liver)	2	39

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	No. of Applicants. Days Ill.	
Atrophy of liver	2	84
Congestion of liver	17	349
Gall stones	3	52
Nephritis (acute)	11	302
Bright's disease	5	324
Congestion of kidneys	9	130
Diabetes	1	65
Cystitis	3	129
Retention of urine	2	84
Gravel and renal calculi	3	42
Heart diseases of various kinds	6	242
Skin diseases of various kinds	5	62
Vaccination	8	77
Furunculi (boils)	16	230
Erysipelas	26	481
Carbuncle	25	363
Felons (whitlow)	20	412
Ulcers of various kinds	9	397
Abscess of various kinds	47	745
Blood poisoning	11	332
Fistula	2	45
Hæmorrhoids (piles)	11	222
Inflammation of and injury to eyes	20	413
General debility	24	583
Synovitis	7	92
Periostitis	2	78
Orchitis	3	44
Injuries to upper extremities	113	2,013
Injuries to lower extremities	88	1,604
Injuries to back	30	428
Injuries, not defined	134	3,057
Dislocations, upper extremities	1	28
Dislocations, lower extremities	4	150
Fractures, upper extremities	13	565
Fractures, lower extremities	4	161
Fractured ribs	12	249
Amputations (fingers chiefly)	7	287
Total	1,813	38,550

It will thus be seen that 1,813 applicants have been ill for 38,550 days, receiving for the same over \$28,000 from Supreme Court, besides free medical attendance and other benefits from their respective courts.

Submitted in L., B. and C.,

T. MILLMAN, M.D.,
Secretary of Medical Board.

The admission of the ladies was again introduced, this time by Bro. G. A. Harper, of Ohio, and again rejected.

His Worship E. F. Clarke, Mayor of Toronto, Alderman E. King Dodds, chairman, and Alderman Booth, as members of the Reception Committee of the council of the city of Toronto, were introduced by Past Supreme Chief Ranger Brother E. Botterell, Supreme Counsellor Brother John A. McGillivray, and Brother N. F. Paterson, Q.C., H.C.R. of the High Court of Ontario, and the distinguished visitors were received with the royal salute.

The Supreme Chief Ranger, in a few, well-chosen remarks, received the visitors, and invited them to the seats of honor upon his right; after which he introduced them to the Supreme Court.

His Worship the Mayor, in happy terms, welcomed the Supreme Court to Toronto, after which Aldermen Dodds and Booth addressed the Supreme Court in a few felicitous words.

After replies from the Chief and others, the Mayor and aldermen retired.

At the election of officers, the Supreme Chief Ranger appointed as tellers Brothers Rev. W. Walsh, Rev. W. B. Carey, Rev. Thos. Garrett, and subsequently Brother David Millar was appointed an additional teller to assist in the counting of the ballots, and thus expedite business.

For Supreme Chief Ranger: Brother John A. McGillivray nominated Brother Dr. Oronhyatekha. No other nominations being made, the Past Supreme Chief Ranger, Brother E. Botterell, declared Brother Dr. Oronhyatekha, re-elected by acclamation, Supreme Chief Ranger for the ensuing term.

For the office of Past Supreme Chief Ranger: Representative Frost nominated Brother E. Botterell. No other nominations being made, he was declared re-elected by acclamation.

For the office of the Supreme Vice-Chief Ranger: Brother A. R. Milne nominated Brother William Griffith; Brother G. A. Harper nominated Brother Fred. Dunn; Brother J. T. Carson nominated Brother George Proctor. On the ballot being taken, Brother Griffith received 72 votes, Brother Dunn 78½, and Brother Proctor 21. No candidate receiving a majority vote, the Supreme Chief Ranger declared that there was no election, and directed that the name of Bro. Proctor be dropped and another ballot be taken, which resulted in Brother Griffith receiving 87½ votes, and Brother Dunn 81½. Brother Wm. Griffith was declared elected Supreme Vice-Chief Ranger.

For the office of Supreme Secretary: Representative Hawke nominated Supreme Vice-Chief Ranger Herbert C. Creed; Representative James Watt nominated Supreme Secretary E. S. Cummer; High Chief Ranger Paterson nominated Supreme Counsellor John A. McGillivray. On ballot being taken, Brother McGillivray received 85 votes, Brother Creed 43½, and Brother Cummer 40½. Brother McGillivray was declared elected Supreme Secretary.

For the office of Supreme Treasurer: Past Supreme Counsellor Brother W. W. Fitzgerald nominated Brother T. G. Davey; Representative Geo. Kennedy nominated Representative D. Rose. On ballot being taken, Brother Davey received 108½ votes, and Brother Rose 42½ votes. Brother T. G. Davey was declared re-elected.

For the office of Supreme Physician: Brother E. H. Allen, H. C. R., of New Jersey, nominated Brother Dr. T. Millman. No other nominations being made, Brother Dr. Millman was declared re-elected by acclamation.

For the office of Supreme Counsellor: Brother J. B. Halkett nominated Brother F. W. Emmerson; Brother A. R. Milne nominated Brother W. W. Fitzgerald; Brother H. Bawden nominated Brother N. F. Paterson, Q.C.; Brother J. H. Courtney nominated Brother J. W. Frost; Brother Paterson declined the nomination. On ballot being taken, Brother Emmerson received 73 votes; Brother Frost 36½, and Brother Fitzgerald 56½. On a second ballot being taken, the name of Brother Frost was dropped, and Brother Emmerson received 96½ votes, and Brother Fitzgerald 67½. Brother Emmerson was declared elected.

For the office of Supreme Auditors: Brothers B. W. Greer, Thos. Lawless, E. Moore, D. Birch, and David Millar were nominated. Brothers Moore, Birch, and Millar having declined, Brothers Greer and Lawless were declared re-elected by acclamation.

For the elective members of the Medical Board, the Supreme Physician nominated Brother Dr. Oronhyatekha as one.

Brother Dr. Oronhyatekha was declared re-elected by acclamation as one of the members of the Medical Board.

Brother Rev. W. B. Carey nominated Brother Dr. Henderson, Past Supreme Physician, for the office of third member of the Medical Board.

Brother D. Rose nominated Brother Dr. McConnell.

On ballot being taken, Brother Dr. Henderson received 80½ votes, and Brother Dr. McConnell 47½.

Brother Dr. Henderson was declared re-elected.

Brother Rev. Canon W. B. Carey presented the following report of the Committee on the State of the Order:

CHAMBERS OF THE SUPREME COURT, I.O.F.,

3rd September, 1889.

to the Supreme Chief Ranger and Members of the I.O.F.

Your committee beg to tender their most sincere congratulations upon the very large and solid growth of the Order since the last meeting of the Supreme Court two years ago in the city of Montreal, 178 new courts having been instituted during that time, and 9,383 new members added to the Order, which made on the 1st July last, after deducting the number of suspensions and deaths, a net membership of 14,286, and a reserve surplus of \$160,000, these being, in the words of the Supreme Chief Ranger, "evi-

dences of prosperity which are not equalled in the annals of any kindred society in the Dominion." This unparalleled growth in the short space of eight years only illustrates the fulfilment of the promise of Holy Writ, which in this case we may appropriate to ourselves, and truly shows us how "a little one may become a thousand, and a small one a great nation." We have also to offer our congratulations upon not only the thorough efficiency, but also upon the thorough economy of management. Our Supreme Head, the Executive and officers, deserve our most hearty and sincere thanks, \$1.17 per head being the cost for each new member secured, and if the whole of the management expenses for the various departments of the Order were charged to the Insurance Department, the cost to each member, for each dollar paid to the widows and orphans, would be only seven cents.

The status which we have attained by the incorporation of our Order by the Dominion Parliament, and the removal of our headquarters from London to Toronto, are also subjects for sincere congratulations, and will, in our opinion, do much to further the best interests of the Order. We trust that any injury which may have accrued from this action to the Forest City of London, the benign and fostering cradle of Independent Forestry, may be more than compensated for by the general good to the Order. We must express our sincere regret that the Dominion Government has not seen fit to accept in trust the \$50,000 from us as they do from the straight line insurance companies. And we trust the day is not far distant when the Government may see their way to accept this deposit. We have up to this dealt with the past. Let us now briefly look at the future. If the past has been one of unparalleled success, surely the future for Independent Forestry is of unbounded prospect. We have only to "go in and possess the land." A good heritage is ours. Let us then rise to the occasion, and before the next meeting of the Supreme Court, let us plant our banner in every province, state and country north of the line of 38°. To attain this end, everything in connection with our Order must be instituted and carried out upon the most thorough and business-like basis, and everything done in the management of the Supreme, High and Subordinate Courts to establish and maintain the strictest confidence and respect in the eyes of the general public. To establish a feeling of settled permanency, too much care cannot be taken with respect to the nature of the investments. If other large monetary institutions can afford to invest only in Government bonds, county and municipal debentures, and first farm mortgages, we for the sake of the greater security can afford to do the same, although we may suffer a slight diminution of our interest.

Your committee would recommend that Court Organizers, who may be from time to time employed, be instructed to use great care in instituting new courts, and to see that they are on a strong and sure basis, and to rather refrain from instituting a court in a locality rather than that a court thus formed should be on a weakly basis, as your committee are of opinion that the necessary winding up of a court does an irreparable injury to Forestry. While urg-

ing this precaution, we must acknowledge the good work done by Court Organizers, and your committee would recommend all High Courts who as yet have been without such valuable assistance, to avail themselves of such agency at as early a date as possible.

The Medical Board's report shows that the same judicious care and attention have been exercised by that body during the last two years which characterized all their efforts for the Order in the past, and too much praise cannot be given them for their faithful service to the Order.

Before your committee close they have to allude with sorrowing hearts to our death roll, light though it be, 110 good and faithful Foresters having passed from their Forest home of labor here.

All of which is respectfully submitted.

W. B. CAREY,
E. H. ALLEN,
WM. KINGHORN, JR.

On motion, the report of the Committee on the State of the Order was received and adopted.

Brother Fred. Dunn, Chairman of the Finance Committee, presented the following report :

To the Supreme Chief Ranger, Officers and Members.

In approaching the question of compensation for the work done the past two years by the Executive, and also the question of salaries for the coming year, your committee desire to place before you certain facts, probably known to most of you already, but which the committee deem best to state again.

1. This is the first meeting of the Supreme Court at which the Supreme Treasurer's report shows a balance to the credit of the fund for management expenses. Heretofore there has always been a deficit, now there is a balance of \$6,471.73.

2. Since 1887 the Order has more than doubled its membership, the gain being 7,630 members, or 113 per cent. increase, and an increase in courts instituted of 178.

3. There is every prospect that the Order will more than double its membership in the ensuing term.

4. It follows from the increase of membership and courts and the prospective increase, that the work of the Executive officers has greatly increased and will continue to do so, and that their compensation should be greater to correspond with the added responsibility.

5. Your committee therefore recommend that the present Supreme Chief Ranger receive for his past efficient services, a bonus of \$1,000, and that he receive \$3,500 per year while he occupies the office, and devotes his entire time and attention to the duties thereof.

6. That the retiring Supreme Secretary receive a bonus of \$1,000, for his faithful services.

7. That the salary of the Supreme Secretary be \$2,000 per year.
8. That the Supreme Treasurer receive \$800 per year.
9. That the Auditors each receive \$150 per year, and their necessary travelling expenses.
10. That the Supreme Journal Secretary receive \$20.
11. That the press reporters receive \$10 each.
12. That the messenger and janitor receive \$5 each.

Respectfully submitted, in L., B. and C.,

FRED. DUNN.

W. R. HICKEY.

THOS. CLARKE.

The Supreme Chief Ranger at this stage retired from the room, after having called Past Supreme Chief Ranger Botterell to the chair.

After a full discussion, the report of the committee was adopted as presented, with the exception of the recommendation regarding the future salary of the S. C. R., which was raised to \$4,000.

Brother Supreme Vice Chief Ranger Herbert C. Creed, presented the following report of the sub-committee on constitution and laws.

To the Supreme Chief Ranger, Officers and Members of the Supreme Court, I. O. F.

We, your committee appointed to consider the memorial presented by Brother Crawford, of London, to the High Court of Ontario, regarding Juvenile Forestry, beg to recommend that juvenile courts be established throughout the Order, and that each such court be placed under the immediate supervision of some brother appointed for the purpose, by the Supreme Chief Ranger.

Your committee would also recommend that the constitution and By-laws of the Juvenile Order, as framed by the Supreme Chief Ranger and Executive, be adopted, the same being found to embrace everything necessary for the thorough working of the branch.

HERBERT C. CREED.

J. F. CAREY.

DAVID MILLAR.

JAMES CRAWFORD.

A. MAGUIRE.

The minimum age was fixed at twelve years.

Brother High Chief Ranger House, of Michigan, after stating that the High Court of Michigan had obtained a badge to be presented to Brother Gen. H. H. Aplin, P. H. C. R. of that High Court, in recognition of his distinguished services to the Order during his term of office, requested that the Supreme Chief Ranger now present the badge to the distinguished brother on behalf of the High Court of Michigan.

The Supreme Chief Ranger then, on behalf of the said High Court, pre-

sented the badge of honor to Brother Gen. Aplin, and dubbed him, "Chevalier of the Grand Cross of Merit."

The brother feelingly acknowledged the great honor which had been conferred upon him.

The Supreme Chief Ranger appointed the following officers:

S. Chap., Rev. W. B. Carey, Kingston, Ont.
 S. J. S., David Millar, Toronto, Ont.
 S. S. W., Gen. H. H. Aplin, Lansing, Mich.
 S. J. W., G. A. Harper, Cleveland, Ohio.
 S. S. B., E. H. Allen, Newark, N.J.
 S. J. B., Thos. Clark, Wolfville, N.S.
 S. Mar., N. F. Paterson, Q.C., Port Perry, Ont.
 S. Mess., James Slater, Hamilton, Ont.
 S. St. B., W. E. Skillen, St. Martins, N.B.
 S. St. B., D. Rose, Toronto, Ont.
 S. Sw. B., Thos. J. Birch, Stratford, Ont.
 S. Sw. B., H. Walters, Quebec.
 S. Supt. Juvenile Court, J. Crawford, London, Ont.

The elected and appointed officers were then duly installed by Bro. E. Botterell, P. S. C. R., Bro. J. H. Courtney acting as Supreme Marshal.

The Constitution and Laws received a most thorough revision at this session, and, in order to insure their being made as nearly perfect as possible, it was moved by Brother G. A. Harper, seconded by Brother Dr. Millman,

"That the Constitution and Laws of the Order adopted at this session be referred to the Executive Council, and the Chairman of the Committee on Constitution and Laws, with power to make all changes and alterations necessary, without amending matters of substance, and to index and prepare the same for publication." Carried unanimously.

Detroit was selected as the next place for the Supreme Court meeting, which was the first held outside of Canada.

This was done under the enlarged powers given to the Supreme Court, in its Act of Incorporation, granted by the Dominion Parliament, and assented to on the 2nd May, 1889.

The "Bill," as originally presented by the Supreme Chief Ranger and Supreme Secretary, read as follows, to wit:—

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LEE E. JOSLYN,
HIGH CHIEF RANGER, MICHIGAN.



A. CORBELIN, D.S.C.R.
JAMES CRAWFORD, D.S.C.R.

VICTOR MORIN, D.S.C.R., H.C.E., QMC.
LOUIS SIMPSON, D.S.C.R.

BILL.

An Act to incorporate the Supreme Court of the Independent Order of Foresters.

WHEREAS, certain persons throughout the Dominion of Canada have voluntarily associated themselves as a Society, under the name of "The Supreme Court of the Independent Order of Foresters," for the following purposes and objects, to wit :

(1) To unite fraternally all persons of sound bodily and mental health, and good moral character, who are soci-ally acceptable, and under fifty-five years of age.

(2) To give all moral and material aid in its power, not inconsistent with the law of the land, to its members, and those dependent upon them.

(3) To *educate* its members socially, morally and intellectually.

(4) To establish a fund for the relief of sick and distressed members.

(5) To establish a Benefit Fund, from which, on satisfactory evidence of the death of a member of the Society, who has complied with all its lawful requirements, a sum not exceeding *three thousand dollars* shall be paid to the widow, orphans, dependents, or other beneficiary whom the member may have constitutionally designated, or to the personal representative of the member ; or, upon the completion of the Expectancy of Life of a member, as laid down in the Constitution and By-Laws of the Society, such sum shall be paid to himself.

(6) To secure for its members :

a. Free medical attendance.

b. *Five* dollars per week sick benefit.

c. *Fifty* dollars funeral benefit.

d. *One hundred* dollars, *two hundred* dollars, or *three hundred* dollars a year after passing *seventieth* birthday.

e. *Five hundred* dollars, *one thousand* dollars, or *fifteen hundred* dollars on total and permanent disability, and such other like benefits as may be determined by the Supreme Court of the Independent Order of Foresters, from time to time, in and by its Constitution, By-Laws, Rules and Regulations ; and whereas, for the purpose of managing the necessary affairs of the said Society, it is desirable that the Independent Order of Foresters should be incorporated : therefore

Her Majesty, by and with the advice and consent of the Senate and the House of Commons of Canada, enacts as follows :—

1. That Oronhyatekha, M.D., London, Ont. ; E. Botterell, Ottawa, Ont. ; H. C. Creed, Fredericton, N. B. ; E. S. Cummer, London, Ont. ; T. G. Davey, London, Ont. ; John A. McGillivray, Uxbridge, Ont. ; Thos. Millman, M.D., Kingston, Ont. ; J. B. Halkett, Ottawa, Ont. ; Geo. A. Hether-

ington, M.D., St. Johns, N.B. ; W. W. Fitzgerald, London, Ont. ; W. H. Henderson, M.D., Kingston, Ont. ; Atwell Fleming, London, Ont. ; N. F. Paterson, Q.C., Port Perry, Ont. ; J. W. Frost, Owen Sound, Ont. ; B. W. Greer, London, Ont. ; Thos. Lawless, Hamilton, Ont. ; Wm. Griffith, Hamilton, Ont. ; A. R. Milne, Kingston, Ont. ; James Slater, Hamilton, Ont. ; W. Gerry, London, Ont. ; G. A. Proctor, Sarnia, Ont. ; Geo. Parish, London, Ont. ; F. W. Emmerson, Petitecodiac, N.B. ; J. W. Stocks, Sherbrooke, Que. ; Thos. Clarke, Truro, N.S. ; C. C. Whale, Manotick, Ont. ; B. S. Thorne, M.D., Havelock, N.B. ; Thos. Potter, M.D., Ottawa, Ont. ; J. E. B. McCready, St. Johns, N.B. ; James Crawford, London, Ont. ; H. F. Switzer, Midland, Ont. ; John Culbert, Ottawa, Ont. ; R. S. Masters, Kentville, N.S. ; Rev. J. H. Dixon, Montreal, Que. ; A. F. Campbell, Brampton, Ont. ; W. C. Bowles, Ottawa, Ont. ; W. Rea, Ottawa, Ont. ; John Finnigan, Hamilton, Ont. ; A. H. Backhouse, Aylmer, Ont. ; W. R. Hickey, Bothwell, Ont. ; Rev. W. Walsh, Toronto, Ont. ; A. Oronhyatekha, Deseronto, Ont. ; H. Gibbens, London, Ont. ; Peter Robertson, Ottawa, Ont. ; D. C. Dunbar, Shelburne, Ont. ; Rev. R. A. Thomas, Ailsa Craig, Ont. ; Thomas Webster, Paris, Ont. ; Geo. L. Dickinson, M.P., Manotick, Ont. ; E. J. Hearn, Tottenham, Ont. ; A. H. Dixon, Eglinton, Ont. ; A. G. Pittaway, Ottawa, Ont. ; Thomas Butler, Ottawa, Ont. ; J. T. Hickmitt, Ottawa, Ont. ; Wm. Tackaberry, London, Ont. ; John Humphreys, Havelock, N.B. ; Rev. I. N. Parker, Elgin, N.B. ; J. V. Skillen, Moncton, N.B. ; A. H. Fessenden, London, Ont. ; R. C. Williams, Hopewell, N.S. ; R. McDonald, Guelph, Ont. ; S. Zimmerman, Hamilton, Ont. ; Geo. Shambrook, Hamilton, Ont. ; Chas. Leggatt, Kingsville, Ont. ; W. Kay, Chesley, Ont. ; J. A. Todd, M.D., Georgetown, Ont. ; W. C. McLean, Barrie, Ont. ; W. C. Wilson, Woodstock, Ont. ; Jas. Bowerman, Napanee, Ont. ; T. H. James, Glenwilliams, Ont. ; A. Swazie, London, Ont. ; Jas. Adams, Kingston, Ont. ; H. Moreland, Ottawa, Ont. ; F. H. Wildgoose, Montreal, Que. ; C. W. Bolton, Montreal, Que. ; W. H. Bennett, Wyoming, Ont. ; Jas. Beaumont, Glenwilliams, Ont. ; W. H. Laurie, Duncanville, Ont. ; Geo. Hughes, St. Mary's, N.B. ; J. H. Gray, M.D., Portland, N.B. ; D. Douglas, Sarnia, Ont. ; S. S. Merrick, Carleton Place, Ont. ; W. N. Johnson, Bothwell, Ont. ; J. T. Carson, Simcoe, Ont. ; T. P. Ross, London, Ont. ; J. S. Quilman, Puslinch, Ont. ; A. McGuire, London, Ont. ; J. A. Kilpatrick, Portland, N.B. ; R. A. Ross, Barrie, Ont., members of the Supreme Court of the Independent Order of Foresters, and their associates and successors who have become or shall become members of the said Supreme Court, shall be and are hereby constituted a body politic and corporate, by the name of the "Supreme Court of the Independent Order of Foresters," for the objects and purposes named in the preamble of this Act.

2. The said Corporation may, in the territories of Canada, subject to the laws of Canada, or in the Provinces of Canada, subject to the laws of any

Province of Canada, in which such lands are situate, and to any special provisions of the Charter of the Society, acquire and hold such lands and immovable estates as may be necessary for the actual use and occupation of the said Corporation; provided that the lands or immovable estates so acquired by the said Supreme Court, shall not exceed in value the sum of one hundred thousand dollars; and provided further, the said Corporation shall have power to sell, lease, or otherwise dispose of the said lands and estates, as the said Corporation may deem best.

3. The surplus funds of the Corporation may be deposited with the Minister of Finance, subject to such regulations as the Treasury Board may make from time to time, or shall, in the name of the Society, be invested in securities which are a first charge on land held in fee simple, or in registered debentures of loan and investment societies within the Dominion, or in debentures of a municipal corporation (such securities or debentures, as the case may be, being in other respects reasonable and proper), or in securities of the Dominion of Canada or of the Provinces thereof, or shall be deposited at interest in a chartered bank in Canada in the name of the Society.

4. The said Corporation may elect or appoint such members thereof as may be eligible under its Constitution and By-Laws, as officers, and in such manner, and at such time as the Supreme Court may provide in its Constitution, By-Laws, Rules and Regulations, for the purpose of managing the funds and property and business of said Corporation.

5. The said Corporation shall have power to establish branches under the name, style and title of "High Courts," and "Subordinate Courts," and "Encampments of Royal Foresters," also "Juvenile Courts," in such localities as the said Supreme Court may deem best, and to delegate to such branches such powers as may be set forth in its Constitution, By-Laws, Rules and Regulations.

6. Any High Court, or Subordinate Court, or Encampment of the said Corporation, may become a body politic and corporate by the name and location by which it is designated by the said Supreme Court, upon complying with the following conditions, to wit:

a. By presenting a petition to the Supreme Court, or to the Executive Council thereof, praying for incorporation, which petition shall have been duly adopted by a majority vote of the members present at a regular meeting of such branch, signed by the presiding officer and secretary thereof, and its seal duly attached.

b. By having such petition duly sanctioned by the said Supreme Court, or by the Executive Council thereof, and having endorsed thereon such sanction signed by the presiding officer and the Secretary of such Supreme Court, and the corporate seal thereof attached thereto.

c. And by filing such petition, duly signed and sealed as above provided in the case of "High Courts," with the Provincial Registrar of the Province

in which said High Court is located, and in the case of "Subordinate Courts" or "Encampments," with the Registrar of the County in which such Subordinate Court or Encampment is located, then such branch shall become, and be, from the time of filing such petition as aforesaid with such Registrars, a body politic and corporate, under the name and location of such branch.

7. Any branch, upon so becoming a body politic and corporate, shall have all the powers and privileges conferred upon the Supreme Court in Sections 2 and 3 of this Act: provided, that the real estate to be acquired by any branch shall not exceed in value the sum of twenty-five thousand dollars.

8. The property of each branch only shall be held responsible for the debts and engagements of the branch owning such property.

9. No member of the Society shall have power to assign, transfer, or otherwise alienate to any party or parties whatsoever, any interest which he may have in or to any lands, funds or other property, goods or effects, of such Supreme Court, or of any branch thereof, but the same shall be and remain, at all times, under the custody and control of the said Supreme Court, or of some branch thereof, subject to the provisions of the Constitution, By-Laws, Rules and Regulations of the said Supreme Court.

10. Upon the suspension or dissolution of any branch of the said Supreme Court, all the funds, estates and other property, or effects of such branch, shall become and be, *ipso facto*, vested in the said Supreme Court, to be, by such Supreme Court, applied first in liquidation of the legitimate debts and liabilities of such branch, and the residue (if any) shall be disposed of by the said Supreme Court in such manner as it may deem for the best interests of the Society.

11. All members of the Society, and each of them, shall be, at all times, while remaining members in good standing of the Society, subject and amenable to the Constitution, By-Laws, Rules and Regulations of the said Supreme Court, and shall have and exercise all of their powers and privileges under this Act, subject to the provisions of said Constitution, By-Laws, Rules and Regulations, and not otherwise.

12. Whenever any member voluntarily withdraws, or is lawfully suspended or expelled from the Society, such member shall cease, thereafter, to have any interest or claim whatsoever upon the funds, estate or other property, or effects of the Supreme Court, or of any of the branches thereof.

13. Whenever the Charter of any branch is declared to be forfeited, in accordance with the provisions of the Constitution, By-Laws, Rules and Regulations of the Supreme Court, such branch shall be deemed to be, and shall stand dissolved.

RETURNS, INSPECTION, AUDIT, ETC.

14. It shall be the duty of the Supreme Chief Ranger, and of the Supreme Secretary, to prepare annually on the 1st day of January, or within two months thereafter, a statement of the financial condition and affairs of the

Society for the purposes of this Act, and having signed and verified the same by statutory declaration, to file the said statement in the office of the Superintendent of Insurance, on or before the 1st day of March then next ensuing ; and in case such officers refuse or neglect to file such statement, or to make prompt and explicit answer to any enquiries at any time put by the Superintendent of Insurance touching the business of the Society, shall be liable to have its Act of Incorporation suspended by the Minister of Finance.

15. It shall be the duty of the Executive Council of the Supreme Court to have at least once in every year a *bona fide* and business-like audit made of its books of record and account, by two auditors, who shall not be Executive Officers of the Society, and to furnish to each member annually, or oftener, a summary statement, showing as the result of such audit, or audits, the Society's actual assets, liabilities, receipts and expenditures ; and a copy of such summary statement, signed and certified by the auditors, shall be filed in the office of the Superintendent of Insurance, on or before the 1st day of March in each year.

16. If it is established to the satisfaction of the Superintendent of Insurance that the accounts of the Supreme Court have been materially and wilfully falsified, or that for eighteen consecutive months there has been no *bona fide* audit of the books and accounts, or if there is filed in the office of the Superintendent of Insurance a requisition for audit, bearing the signature address and occupation of any member of the Society, or claimant, or person entitled to claim, or having insurable interest under contracts of the Society, and such requisition alleges in a sufficiently particular manner to the satisfaction of the Superintendent of Insurance, specific fraudulent or illegal acts, or repudiation of a contract, the Minister of Finance may, on the report of the Superintendent of Insurance, nominate a competent accountant, who shall, under the direction of the Superintendent of Insurance, make a special audit of the Society's books and accounts aforesaid, and report thereupon to the Superintendent of Insurance, in writing, verified by statutory declaration ; provided that the party making the requisition for the special audit shall make a deposit of such sum as appears to the Superintendent of Insurance sufficient to cover the cost and expenses of such special audit, and if it appears to the Superintendent of Insurance that there was no reasonable cause to justify the requisition he shall apply such deposit to the payment of the said costs and expenses.

2. For purposes of this Act a special auditor shall be sufficiently accredited, if he deliver to the Supreme Chief Ranger, or to the Supreme Secretary of the Supreme Court, a written statement, under the hand of the Superintendent of Insurance, to the effect that the Minister of Finance has nominated such auditor to audit such books and accounts of the Society as aforesaid ;

3. The books used by any officer or employee of the Supreme Court for recording moneys received or disbursed for the Society, and other books of

record, shall be the property of the Supreme Court, nor shall any officer, or employee of the Society, have in these or in any other of the books of account or record, any ownership or proprietary right, or right of lien, whatsoever; and all such books, as well as all documents and papers relating to the business of the Society, shall be deemed to be included in the audit prescribed by this section.

17. If the report made by the special auditor appears to the Superintendent of Insurance to disclose fraudulent or illegal acts on the part of the Society, or a repudiation of a contract, the Superintendent of Insurance shall notify the Supreme Court accordingly, and shall furnish the Society with a copy of the special auditor's report, and shall demand from the Supreme Court a statement in reply to be made within thirty days from such demand.

2. On the expiration of thirty days as aforesaid, the Superintendent of Insurance shall lay before the Minister of Finance the special auditor's report, and the statement of the Supreme Court in reply, if any, together with the written recommendation to the Superintendent of Insurance in the premises, and thereupon the Minister may continue or suspend the Act of Incorporation of the Society, and such action of the Minister shall be final and conclusive. *See Ins. Act s. 25, sub-section 8.*

18. The Superintendent of Insurance, or any person authorized under his hand, shall have at any time within reasonable business hours of any day, except Sundays and holidays, access to all such books, documents and papers of the Supreme Court, as relate to the Society's contracts; and in case of any refusal or wilful neglect to afford such access to the said Superintendent in the discharge of his official duty, the Supreme Court shall be liable to have its Act of Incorporation suspended until such access is duly afforded.

19. If, when a claim accrues under a contract, the Supreme Court offers the claimant a less sum than the maximum named in the contract, and either offers no explanation, or alleges as a reason for not paying the maximum that the Society's general contract fund, or some other fund, is insufficient, the claimant shall, on written notice to the Supreme Court, be entitled as of right, to inspect, personally, or by agent, all books and documents relating to the contract funds generally, or to the fund alleged to be insufficient.

2. If the Supreme Court refuses or wilfully neglects to afford the claimant a reasonable opportunity of inspection, the claimant may file with the Superintendent of Insurance a statutory declaration to the effect that he rightfully claims under a certain contract of the Society, giving particulars sufficient to identify the contract, and that the Supreme Court has refused or wilfully neglected to afford him reasonable opportunity of inspection; and thereupon the Superintendent of Insurance may, under his hand, give the claimant an order to inspect on a day named; and in case of any refusal or wilful neglect to afford such claimant an opportunity of inspection, the Supreme Court shall be liable to have its Act of Incorporation suspended. An action to enforce

the obligation upon any policy of the Society may be validly taken in any court of competent jurisdiction in the Province wherein the holder thereof resides or last resided, before his decease, and such policy, certificate or instrument shall not contain any provisions inconsistent with such clause.

20. The Secretary of the said Supreme Court, shall, within six months after the passage of this Act, file with the Superintendent of Insurance a duly certified copy of the Constitution, By-Laws, Rules and Regulations of the Supreme Court, and thereafter, as often as the said Constitution, By-Laws, Rules and Regulations are altered or amended, by the said Supreme Court, a duly certified copy of such amendments shall be filed with the Superintendent of Insurance by the said Secretary of the Supreme Court.

21. A copy of the Constitution, By-Laws, Rules and Regulations of the Supreme Court shall be delivered by the Society to every person on demand, on tender of the usual price for which such Rules are sold by the Society.

22. Any written notice to the Supreme Court, for any purpose of this Act, where the mode thereof is not expressly provided, may be by letter delivered at the head office of the Society, or by registered letter addressed to the Supreme Chief Ranger or Supreme Secretary thereof, at such head office.

23. Whenever under the Constitution, By-Laws, Rules and Regulations of the Supreme Court, money becomes payable to, or for the use or benefit of a member thereof, such money shall be free from all claims by the creditors of such member; and when, on the death of a member, any sum of money becomes payable under such Constitution, By-Laws, Rules and Regulations, such sums shall be paid by the said Supreme Court to the person or persons entitled thereto, under its Constitution, By-Laws, Rules and Regulations; and such money shall be free from all claims by the personal representatives or creditors of the deceased member; and, in case any sum is paid in good faith to the person who appears to the said Supreme Court to be entitled to receive the same, or is applied, in good faith, for the purposes provided by the Constitution, By-Laws, Rules and Regulations of the said Supreme Court, no action shall be brought against the said Supreme Court, or any officer thereof, in respect of such sum of money; but, nevertheless, if it subsequently appears that the money has been paid to the wrong party; the party entitled thereto may recover the amount, with interest, from the party who has wrongfully received it.

The following, relating to this Bill, is taken from THE INDEPENDENT FORESTER of January, 1895:—

OUR ACT OF INCORPORATION.

Doubtless many of our readers will be interested to read the text of the original Bill to incorporate the I. O. F., as introduced by the Executive

Council. By comparing this text with the Act of Incorporation, as found in the Constitutions and Laws, members will learn just what had to be stricken out before the Bill could go through Parliament.

Readers of *THE INDEPENDENT FORESTER* will also be able to judge how unjust are the criticisms which are sometimes made by old line journals, that we were afraid of official supervision or scrutiny, whereas the exact opposite was much nearer the truth, as shown by the text of the Bill of Incorporation as originally submitted to Parliament. It was the I.O.F. that sought the privilege of making annual returns to Parliament. It was the I.O.F. that offered to open all its affairs to official inspection at the hands of the Government. It was the representatives of the old line insurance companies that moved heaven and earth to have the sections which would have effected this stricken out. The reasons given were, as hinted at in the letter of Bro. Judge Jamieson, given below, and who, at that time, was a member of the House, and was in charge of the Bill, viz.:—That to give the I.O.F. the privilege of making annual reports to the Government, without being required to make the "deposit," demanded of old line companies, would give the Order an unfair advantage.

JUDGE JAMIESON'S LETTER.

JUDGE'S CHAMBERS, COURT HOUSE,
GUELPH, 22nd Oct., 1894.

DEAR ORONHYATEKHA,—

Your favor of the 15th inst. reached me in due course, but at the time of its receipt I was confined to my house by illness, and have been unable to reply until to-day.

My recollection accords with your own as to what took place at the conference you mention. If I remember correctly, the reasons given for expunging the clauses as to inspection, etc., were, that inspection would give the Order the status of an Insurance Co., and that it would not be fair to the "old line companies" to do so without asking the "deposit" required of the latter.

Trusting that in the future as in the past, you may be able to keep the Order well to the front,

I am,
Yours in L., B. & C.,
J. JAMIESON.

The Bill as finally passed by Parliament is as follows, to wit:

DOMINION INCORPORATION.

52 Victoria, Chap. 104.

AN ACT TO INCORPORATE THE SUPREME COURT OF THE INDEPENDENT
ORDER OF FORESTERS.

[Assented to 2nd May, 1889.]

WHEREAS, the persons hereinafter named have, by their petition, prayed to be incorporated under the name of "The Supreme Court of the Independent Order of Foresters," and it is expedient to grant the prayer of their petition. Therefore, Her Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows :

1 Oronhyatekha, M.D., London, Ont. ; E. Botterell, Ottawa, Ont. ; H. C. Creed, Fredericton, N.B. ; E. S. Cummer, London, Ont. ; T. G. Davey, London, Ont. ; John A. McGillivray, Uxbridge, Ont. ; Thos. Millman, M.D., Kingston, Ont. ; J. B. Halkett, Ottawa, Ont. ; Geo. A. Hetherington, M.D., St. John, N.B. ; W. W. Fitzgerald, London, Ont. ; W. H. Henderson, M.D., Kingston, Ont. ; Atwell Fleming, London, Ont. ; N. F. Paterson, Q.C., Port Perry, Ont. ; J. W. Frost, Owen Sound, Ont. ; B. W. Greer, London, Ont. ; Thos. Lawless, Hamilton, Ont. ; Wm. Griffith, Hamilton, Ont. ; A. R. Milne, Kingston, Ont. ; James Slater, Hamilton, Ont. ; W. Gerry, London, Ont. ; G. A. Proctor, Sarnia, Ont. ; Geo. Parish, London, Ont. ; F. W. Emmerson, Petitediac, N.B. ; J. W. Stocks, Sherbrooke, Que. ; Thomas Clark, Truro, N.S. ; C. C. Whale, Manotick, Ont. ; B. S. Thorne, M.D., Havelock, N.B. ; Thos. Potter, M.D., Ottawa, Ont. ; J. E. B. McCready, St. John, N.B. ; Jas. Crawford, London, Ont. ; H. F. Switzer, Midland, Ont. ; John Culbert, Ottawa, Ont. ; R. S. Masters, Kentville, N.S. ; Rev. J. H. Dixon, Montreal, Que. ; A. F. Campbell, Brampton, Ont. ; W. C. Bowles, Ottawa, Ont. ; W. Rea, Ottawa, Ont. ; John Finnigan, Hamilton, Ont. ; A. H. Backhouse, Aylmer, Ont. ; W. R. Hickey, Bothwell, Ont. ; Rev. W. Walsh, Toronto, Ont. ; A. Oronhyatekha, Deseronto, Ont. ; H. Gibbens, London, Ont. ; Peter Robertson, Ottawa, Ont. ; D. C. Dunbar, Shelbourne, Ont. ; Rev. R. A. Thomas, Ailsa Craig, Ont. ; Thos. Webster, Paris, Ont. ; Geo. L. Dickinson, M.P., Manotick, Ont. ; E. J. Hearn, Tottenham, Ont. ; A. H. Dixon, Eglinton, Ont. ; A. G. Pittaway, Ottawa, Ont. ; Thomas Butler, Ottawa, Ont. ; J. T. Hickmitt, Ottawa, Ont. ; Wm. Tackaberry, London, Ont. ; John Humphreys, Havelock, N.B. ; Rev. I. N. Parker, Elgin, N.B. ; J. V. Skillen, Moncton, N. B. ; A. H. Fessenden, London, Ont. ; R. C. Williams, Hopewell, N.S. ; R. McDonald, Guelph, Ont. ; S. Zimmerman, Hamilton, Ont. ; George Shambrook, Hamilton, Ont. ; Chas. Leggett, Kingsville, Ont. ; W. Kay, Chesley, Ont. ; J. A. Todd, M.D., Georgetown, Ont. ; W. C. McLean, Barrie, Ont.

W. C. Wilson, Woodstock, Ont.; Jas. Bowerman, Napanea, Ont.; T. H. James, Glenwilliams, Ont.; A. Swazie, London, Ont.; James Adams, Kingston, Ont.; H. Moreland, Ottawa, Ont., F. H. Wildgoose, Montreal, Que.; C. W. Bolton, Montreal, Que.; W. H. Bennett, Wyoming, Ont.; Jas. Beaumont, Glenwilliams, Ont.; W. H. Lawrie, Duncanville, Ont.; Geo. Hughes, St. Mary's, N.B.; J. H. Gray, M.D., Portland, N.B.; D. Douglas, Sarnia, Ont.; S. S. Merrick, Carleton Place, Ont.; W. N. Johnson, Bothwell, Ont.; J. T. Carson, Simcoe, Ont.; T. P. Ross, London, Ont.; J. S. Quilman, Puslinch, Ont.; A. McGuire, London, Ont.; J. A. Kilpatrick, Portland, N.B., and R. A. Ross, Barrie, Ont., members of the Supreme Court of the Independent Order of Foresters, together with such persons as may become members of the said Supreme Court, are hereby constituted a body corporate under the name of "The Supreme Court of the Independent Order of Foresters," hereinafter called the Society, for the following purposes and objects.

(a) To unite fraternally all persons entitled to membership under the constitution and laws of the Society; and the word "laws" shall include general laws and by-laws.

(b) To give all moral and material aid in its power to its members and those dependent upon them.

(c) To educate its members socially, morally and intellectually.

(d) To establish a fund for the relief of sick and distressed members.

(e) To establish a benefit fund, from which, on satisfactory evidence of the death of a member of the Society who has complied with all its lawful requirements, a sum not exceeding three thousand dollars shall be paid to the widow, orphans, dependents, or other beneficiary whom the member has designated, or to the personal representative of the member; or from which, upon the completion of the expectancy of life of a member, as laid down in the said constitution and laws, such sum shall be paid to himself.

(f) To secure for its members such other advantages as are, from time to time, designated by the constitution and laws of the Society.

2. The head office of the Society shall be in the City of Toronto.

3. Subject to the constitution and laws of the Society, branches under the names of "High Courts," "Subordinate Courts," or "Encampments of Royal Foresters," may from time to time be established, under the title designated in the charter granted by the Society constituting such branches; and the trustees of each branch already established, and to be hereafter established, in Canada, shall be a body corporate and politic, subject to the constitution and laws of the Society; but no such branch shall have power to establish benefit funds under paragraphs (d) and (e) of section one of this Act; and each of such branches shall be so incorporated under the corporate name of "The Trustees of (giving the title of the branch);" and upon being established and before proceeding to act as such corporation, shall cause to be

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registered at full length, in the registry office of the city, county, or registration division within which such branch is established, a declaration signed by the trustees, stating the fact of such establishment, the date of the instrument effecting it, the corporate name, and the names in full of the trustees thereof.

4. The value of the real property which the Society or any branch thereof may hold, shall not exceed, in the case of the Society, one hundred thousand dollars, and in the case of any branch, twenty-five thousand dollars; but in towns having less than six thousand inhabitants, the value of such real property shall not, in the case of any one branch, exceed five thousand dollars; and the Society may, by laws, determine the manner in which such real property shall be held and conveyed, subject always to the laws of the Province in which such real estate is situate: Provided always, that no part of the endowment funds shall be used for such purpose.

5. The property of each branch only, shall be liable for the debts and engagements of such branch.

6. The surplus funds of the Society shall be invested in mortgages which are a first charge on land held in fee simple in Canada, or in deposits with, or in registered debentures of, loan and investment companies, incorporated in Canada, or in debentures of municipal or school corporations in Canada, or in securities of the Dominion of Canada or any of the Provinces thereof, or shall be deposited in a chartered bank in Canada; but the Society shall sell such real estate and property as it acquires by the foreclosure of any mortgage, hypothec, or lien, within seven years after it has been so acquired, otherwise it shall revert to the previous owner or to his heirs or assigns.

7. Whenever, under the constitution and laws of the Society, any branch becomes dissolved, the Society shall have the option of taking over the property of such branch, provided it exercises such option within three months after the dissolution of such branch, evidenced by an instrument under the hand of the chief officer of the Society for the time being, and the seal of the Society, and registered in the registry office for the city, county, or registration division within the limits of which such property may be situate, whereupon the said property, whether real or personal, shall become vested in the Society, subject, however, to the payment of all the debts and liabilities of such branch, which it shall be incumbent on the Society to liquidate and discharge as the same may mature, and thereupon each creditor shall have a direct right of action against the Society for the enforcement of his lawful claims upon such branch; and, provided also, that in the case of real estate, it shall be sold within seven years after the dissolution of such branch; and provided further, that pending the exercise of such option by the Society, the corporation shall continue in existence, and the trustees thereof shall continue their duties for the purpose of liquidation only.

8. There shall be printed in legible type and in red ink upon every policy hereafter issued by the Society, as well as upon every application therefor, and upon every receipt given for payments in connection therewith, the following words: "The insurance undertaken by this Society comes under the exception contained in section forty-three of '*The Insurance Act*,' applicable to fraternal and benevolent associations, and is not subject to Government inspection."

9. Every officer of the Society, and every other person who transacts business on behalf of the Society, and who issues, circulates, or uses, or who causes to be issued, circulated, or used, any policy of insurance or endowment certificate, or application for membership, on which the notice provided for in the next preceding section is not printed, shall, on summary conviction thereof, before any two justices of the peace, or any magistrate having the powers of two justices of the peace, incur and be liable to the penalties mentioned in the twenty-second section of "*The Insurance Act*," and every pecuniary penalty so recovered shall be applied in the manner provided by the said section.

10. Within three months from the coming into force of this Act, a certified copy of the present constitution and laws of the Society, and of its form of insurance policy or contract, shall be deposited in the offices of the Secretary of State of Canada, and of the Superintendent of Insurance; and copies of any future changes or amendments thereto shall be so deposited within three months from their adoption by the said Society, and in default of compliance with any provision of this section, the Society shall incur a penalty of ten dollars for each day during which such default continues.

11. Nothing herein contained shall be held to exempt the Society from the effect of any legislation hereafter passed by the Parliament of Canada in respect to any insurance powers exercised by friendly societies.

The fifteenth communication of the Supreme Court was held in Detroit, Michigan, at 2 p.m., Tuesday, 1st September, 1891. the Supreme Chief Ranger, Bro. Dr. Oronhyatekha, presiding.

The following officers were present at the opening of the Supreme Court:—

- S. C. R., Oronhyatekha, M.D., Toronto, Ont.
- P. S. C. R., Edward Botterell, Ottawa, Ont.
- S. V. C. R., Wm. Griffith, Hamilton, Ont.
- S. Sec., John A. McGillivray, Uxbridge, Ont.

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S. Treas., Thos. G. Davey, London, Ont.
 S. Phys., Thos. Millman, M.D., Kingston, Ont.
 S. Coun., F. W. Emmerson, Petitecodiac, N. B.
 S. Auditor, Thos. Lawless, Toronto, Ont.
 S. Auditor, B. W. Greer, London, Ont.
 S. Chap., Rev. Alex. Macgillivray, Toronto, Ont.
 S. J. Sec., David Millar, Toronto, Ont.
 S. S. W., Gen. H. H. Aplin, Lansing, Mich.
 S. J. W., G. A. Harper, Cleveland, Ohio.
 S. S. B., Geo. Parish, London, Ont.
 S. J. B., John Chambers, Port Huron, Mich.
 S. Mar., N. F. Paterson, Q.C., Port Perry, Ont.
 S. Mess., A. V. Wade, Digby, N. S.
 S. St. B., W. E. Skillen, St. Martins, N. B.
 S. St. B., Daniel Rose, Toronto, Ont.
 S. Sw. B., Thos. J. Birch, Stratford, Ont.
 S. Sw. B., H. Walters, Quebec, Que.
 Supt. J. C., James Crawford, London, Ont.

The Supreme Secretary presented the first report of the Credential Committee as follows:—

CHAMBERS OF THE SUPREME COURT,
 DETROIT, 1ST SEPTEMBER, 1891.

To the Supreme Chief Ranger, Officers and Representatives of the Supreme Court.

Your Committee on Credentials beg to present their first report. The following representatives have been duly accredited to this Supreme Body.

OFFICERS OF THE SUPREME COURT.—S. C. R., Oronhyatekha, M.D.; P. S. C. R., Edward Botterell; S. V. C. R., William Griffith; S. Sec., John A. McGillivray; S. Treas., T. G. Davey; S. Phys., Thos. Millman, M.D.; S. Coun., F. W. Emmerson; S. Chap., Rev. E. Collins; S. J. Sec., David Millar; S. S. W., Gen. H. H. Aplin; S. J. W., Geo. A. Harper; S. S. B., M. M. Allin; S. J. B., Thos. Clarke; S. Mar., N. F. Paterson, Q.C.; S. Con., J. W. Frost; S. Mess., James Slater; S. St. B., W. E. Skillen; S. St. B., D. Rose; S. Sw. B., Thos. J. Birch; S. Sw. B., H. Walters; S. Supt. of Juv. Courts, J. Crawford; Auditors, Thos. Lawless, B. W. Greer.

PAST EXECUTIVE OFFICERS.—P. S. V. C. R., James B. Halkett; P. S. V. C. R., Dr. Hetherington; P. S. V. C. R., H. C. Creed; P. S. C., W. W. Fitzgerald, Q. C.; P. S. Phys., Thos. Millman, M. D.

HIGH COURT OF CALIFORNIA.—W. H. Perry, W. W. Stockwell. Entitled to 4 votes.

HIGH COURT OF ILLINOIS.—W. K. McGregor, Col. W. W. Wharry. Entitled to 3 votes.

HIGH COURT OF MICHIGAN.—D. D. Aitken, Dr. Thompson, Major N. S. Boynton, Rev. E. Collins, W. A. Crouch, A. Decker, W. F. Glidden, Dr. S. E. Morgan, H. A. Robinson, Robert Thompson, G. G. Vanalstine, Dr. P. O. Wagener. Entitled to 11 votes.

HIGH COURT OF MINNESOTA.—Dr. E. W. Buckley, Jas. Kelly. Entitled to 3 votes.

HIGH COURT OF MISSOURI.—Jas. F. Hazel, Dr. E. M. Hetherington, Frank J. Roth. Entitled to 3 votes.

HIGH COURT OF NEW BRUNSWICK.—Le B. Coleman, J. T. Hawke, A. P. Sherwood, W. W. Sprague, Hon. Judge Wedderburn, W. Kinghorn. Entitled to 3 votes.

HIGH COURT OF NORTH DAKOTA.—R. M. Carothers, M. A. Shirley, James Twanley. Entitled to 3 votes.

HIGH COURT OF NEW JERSEY.—Robt. J. Aljoe, W. T. Bingham, B. O. Horton, G. C. Wardell. Entitled to 4 votes.

HIGH COURT OF NOVA SCOTIA.—William B. Alley, Edward Hogan, Robt. G. Monroe, Allan V. Wade. Entitled to 4 votes.

HIGH COURT OF OHIO.—Jas. W. Blake, C. L. Dennis, K. V. Haymaker, Dr. P. J. Spenser. Entitled to 5 votes.

HIGH COURT OF NEW YORK.—Wm. E. A. Faichney, Charles R. Fitzgerald, Henry C. Munson, T. L. Phillips. Entitled to 4 votes.

HIGH COURT OF ONTARIO.—James Adams, A. Aikman, L. T. Barclay, Thos. Butler, W. Cadwell, A. F. Campbell, M. P. P., J. T. Carson, George Brown, A. H. Dixon, His Worship Mayor W. M. Drennan, Atwell Fleming, William Gerry, Robt. Gilray, Robt. Griffith, E. S. Cummer, W. W. Fitzgerald, Q. C., James Hewer, John Hodgson, John Leys, Henry Gibbens, R. Mathison, Rev. Alex. Macgillivray, Theodore A. McGillivray, Alex. McKee, Acland Oronhyatekha, George Parish, Jas. Stokes, W. F. H. Thompson, Wm. Wallace, James Watt, C. C. Whale, G. L. Wilson, J. B. Halkett, W. H. Bartram. Entitled to 35 votes.

HIGH COURT OF QUEBEC.—Dr. Cypriot, Fred. G. Kearns, W. D. Lighthall, Dr. G. F. Slack, Frank Smith, Peter Strathern, Henry Walters, B. A. Entitled to 7 votes.

All of which is submitted in L., B. and C.,

JOHN A. MCGILLIVRAY,
A. V. WADE.

The report was duly adopted.

We take the following extract from the S. C. R.'s report :

Since the last session of the Supreme Court we have instituted High Courts in Minnesota, New York, California, North Dakota, Illinois and Missouri.

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LLIVRAY,

report :

stituted High
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W. A. WYATT,
HIGH CHIEF RANGER, MO.



G. T. SLACK, M.D., H.V.C.R., P.H. Phys., Que.
COL J. T. LONG, D.S.C.R.

REV. ROBERT MCNAIR, H.V.C.R.
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We have also broken ground in Oregon, Washington, Colorado, Montana, Arizona, Wisconsin, Pennsylvania and Kansas, and last, though not by any means the least, we have planted the banner of the I. O. F. in Great Britain, where I hope in the near future to have High Courts rivalling in numbers and influence, as well as zeal for our loved Order, our oldest High Courts. Negotiations are also in progress now for the introduction of the Order into New Zealand and Australia. * * *

ADMISSION OF LADIES.

Five years ago, in pressing upon your notice the admission of our wives and daughters to full membership in the Order, I said :

I beg again to submit for your consideration the proposition to admit ladies to full rights and privileges in the Order, and upon the same terms as men are admitted. We have now succeeded in making a place for Independent Forestry in the Dominion that is not occupied by any other society in the land. We have established our Order on a firm and enduring basis, and the courts of our Order are speedily becoming known throughout the length and breadth of this great Dominion. The time has now come when we should begin work throughout the Northern States. In that enlightened and progressive country we shall be fearfully handicapped until we shall have removed the defect in this respect from an otherwise perfect organization. You are aware that the defect is merely nominal, and that our Constitution, as it stands at present, does not in any way prohibit or bar the admission of ladies to our Order, and that without a single modification or amendment of the Constitution, if you so desire it, we can begin admitting our wives and daughters into our Courts, to enjoy with ourselves the inestimable privileges which our grand Order affords to all its members.

The Knights and Ladies of Honor is about the first society of its kind to admit female insurance. Its growth, at first, was retarded by the popular prejudice that female risks were greater than male. Such a prejudice was founded upon ignorance of the comparative mortality of the two sexes. Its experience has verified the testimony of experts upon this subject. *Its female risks have constantly proved better than its male.*

A noted English authority says : "Female expectation is generally about three years in advance of males."

Dr. William Brinton, of London, says : "We are bound to remember that all the perils decreed to the female leave her life, as a whole, rather superior to that of the male of corresponding age."

Dr. J. A. Allen, of New York, an expert upon these matters says : "Although some companies decline all female risk, it is safe to say that, taken altogether, they are equally eligible as those of males.

Indeed, if anything, the exposure and vicissitudes to which males are ordinarily subjected, during the active years of adult life, more than balance any fatal results from the incidents of the female life during this period.

According to the statistics of Sweden, the expectation of life of females is,

at different ages, from one to four years greater than that of males. In England the number of male deaths (averaged from 1838 to 1862—25 years) to every 100 female deaths, was 103.

It is quite clear then that, so far as risks go, the Order will be benefited by the admission of ladies into our ranks, and I venture to say that there is no one in the Order who would question for a moment the statement that our courts and our Order would be greatly improved and elevated by the change.

I beg again to bring the subject before you for consideration. The only suggestion that I would make at this time is that ladies be permitted to enter as beneficiary or social members at their own option.

The first time that the S. C. R. brought this subject to the attention of the Supreme Court was at the special session held in London, Canada, in 1882.

At this time the Supreme Court did not see fit even to send it to committee, but rejected the proposition on sight. It was again introduced at the Kingston session in 1884. The following is the record of the action thereon :

The Committee on Constitution and Laws presented their first report, as follows :

Your committee, having had the clause in reference to the admission of ladies into beneficiary membership, in the S. C. R.'s report referred to them, have, after due consideration, concluded to recommend that such course be not adopted.

JOHN A. MCGILLIVRAY, *Chairman*,
E. BOTTERELL,
W. W. FITZGERALD.

Moved by J. A. McGillivray, and seconded by W. W. Fitzgerald, that the first report of the Committee on the Constitution and Laws be adopted.

Moved in amendment by Bro. Dr. Oronhyatekha, seconded by Bro. J. Finagin, that the report of the committee be not adopted, but that it be re-committed, with instructions to amend by striking out the word "not" in the report ; but that the operations of the law, for the present, be limited to the United States.

The amendment was negatived on the following division :

Yeas.—Bros. Dr. Oronhyatekha, E. S. Cummer, A. R. McIne, Geo. Parish, John Finagin, T. H. James, and A. Swayze.—7.

Nays.—E. Botterell, J. B. Halkett, W. W. Fitzgerald, E. F. Switzer, R. J. Halle, D. E. Howatt, James Crawford, Dr. J. A. Todd, W. C. McLean, W. C. Wilson, J. E. Slater, A. H. Backhouse, W. Griffith, James Adams, H. Morland, G. Hetherington, M.D., F. H. Wildgoose, C. W. Bolton, W. Gerry, J. A. McGillivray.—20.

The report of the committee was then adopted on the same division.

The following year, at Ottawa, the S.C.R. brought the matter again before the Supreme Court, and again the Supreme Court rejected the proposition.

At the St. John session in 1886, the subject was again presented through a memorial sent from the High Court of Ontario against the admission of the ladies. The following is the record in the matter ;

PETITIONS AND APPEALS.

Bro. W. W. Fitzgerald presented the report of the Committee on Petitions and Appeals as follows :

To the Supreme Court of the I. O. F.

Your Committee on Petitions and Appeals beg leave to report as follows :

1st. In reference to the resolution passed by the High Court of Ontario respecting the admission of ladies into the Order, your committee are of the opinion that it would be unwise to admit ladies to the Order, and we would therefore recommend that no action be taken.

2nd. In reference to the resolution of the High Court, asking an amendment of section 38 of the constitution, so as to allow subordinate courts by a unanimous vote to dispense with the services of a court physician ; your committee are of the opinion that the employment of a court physician is a great safeguard to the Order, and we would therefore recommend that no action be taken.

All of which is respectfully submitted in L., B. and C.,

W. W. FITZGERALD, *Chairman.*

W. GERRY,

THOS. CLARK.

Bro. Thos. Clark explained that he signed the first clause of the report, though he was in favor of the admission of the ladies.

Clause 1. Moved in amendment by Bro. Dr. Oronhyatekha, seconded by Bro. Dr. Thorne, that the clause be amended by substituting the words "wise and desirable" instead of the word "unwise," and that all the words after the word "recommend" be struck out, and the following substituted therefor: "That they be forthwith permitted to become members of the Order on due application and initiation."

The amendment was lost on a division.

At the Toronto Session it was again introduced and referred to a committee. The following record shows the action taken thereon :—

Bro. Geo. A. Harper, from the committee appointed to consider the resolution to admit women into the Order, submitted the following majority report of said committee :—

We, the undersigned members of the Special Committee, to which was referred the resolution that women should be admitted to the Order, respectfully

recommend its adoption by this Supreme Body, and recommend further that within six months thereafter, the Supreme Chief Ranger take the necessary and proper steps to carry the will of this body into effect, and that women be admitted into the Order after 1st March, 1890.

Submitted in L., B. and C.,

FRED. DUNN,
GEO. A. HARPER,

Committee.

Bro. John A. McGillivray submitted the following minority report of the same committee :—

In view of the past attitude of this Supreme Body, upon the admission of women into the Order, which is entirely in harmony with my own views upon the subject, and, while deeply regretting my inability to agree with my confreres on this committee, still believing as I do, that the well-being of Forestry is to a certain extent at stake in this matter, and in the interests of our homes and firesides, of our mothers, wives and daughters, I beg to report against the resolution for the admission of the fair sex into the Order.

Respectfully submitted in L., B. and C.,

JOHN A. MCGILLIVRAY,

Chairman.

Brother G. A. Harper moved the adoption of the majority report, and Brother Fred. Dunn seconded the motion.

Brother John A. McGillivray moved in amendment, which was duly seconded, That the minority report of the committee be adopted.

After a lengthy discussion, the question was called, and the *yets and nays* demanded by Brothers Geo. A. Harper and J. B. Halkett.

On the roll being called, the Supreme Court divided as follows :—

FOR THE AMENDMENT.

Brothers E. Botterell, Herbert C. Creed, T. G. Davey, Thos. Millman, M.D., John A. McGillivray, Rev. Thos. Heywood, D.D., F. W. Emmerson, Geo. H. House, N. F. Paterson, Q.C., J. W. Frost, W. Gerry, A. H. Dixon, Thos. Butler, Geo. Parish, Jas. Slater, J. B. Halkett, W. W. Fitzgerald, A. H. Backhouse, W. Griffith, J. T. Hickmet, J. T. Carson, A. L. Chandler, Jas. Adams, Rev. W. Walsh, A. L. Davis, F. J. Bowen, Rev. W. B. Carey, A. Proctor, T. D. Bailey, T. J. Birch, James Sherman, Robert I. Fred. Millman, A. Hooker, James Crawford, Alex. Aikman, Wm. Cameron, Ormiston, E. Moore, H. Tompkins, J. H. Courtney, W. Cadwell, J. Hewer, A. Wittmaak, John Leys, James D. Murray, James Shier, W. G. Little, Rev. Thos. Garrett, A. H. Dixon, W. N. Johnston, W. E. Skillen, W. Kinghorn, Gen. H. H. Aplin, John Chambers, G. H. House, A. V. Wade, Frank Smith, Henry Walters, Peter Strathern—Total 60.

AGAINST THE AMENDMENT.

Brothers Dr. Oronhyatekha, E. S. Cummer, Thos. Lawless, C. C. Whale, S. Zimmerman, A. Hale, H. Pratt, A. Maguire, A. E. White, A. R. Milne, H. Gibbens, A. Stewart, David Millar, Daniel Rose, D. Douglass, Geo. Kennedy, P. F. Carey, F. C. Paulin, A. Cornish, Rev. J. B. Robinson, James Watt, J. W. Walls, Le Baron Coleman, A. Sherwood, J. V. Skillen, J. T. Hawke, E. L. Perkins, J. E. Gum, Hon. Fred. Dunn, Thos. Clarke, E. H. Allen, Geo. A. Harper—total 32.

The Supreme Chief Ranger appointed Brothers the Rev. W. B. Carey, G. A. Harper and John A. McGillivray to count the above votes.

The roll was then referred to the tellers to report as to the number of votes that the above division lists represented.

The tellers reported that they had divided and counted the above votes among the different High Courts, and found that the total number of votes cast was 167, of which 110 had voted yea, and 57 nay. Majority for the amendment 53.

The amendment was therefore declared carried, and the ladies were again denied admission to the Order. At the session now under review, as at the last session, the subject was again referred to a special committee, consisting of Bros. G. A. Harper, H.C.R., Ohio; Dr. E. W. Buckley, H.C.R., Minnesota; David Millar, H.C.R., Ontario; R. G. Monroe, H.C.R., Nova Scotia; Peter Strathern, H.C.R., Quebec.

The following is the record of their report:

Representative Geo. A. Harper, chairman of the Special Committee appointed to consider that clause of the Supreme Chief Ranger's report relating to the admission of women into the Order, presented a majority report of that committee recommending the admission of women, as follows:

To the Supreme Chief Ranger, Officers and Representatives of the Supreme Court,

Your special committee, to whom was referred the overture from the High Court of Ohio that women be admitted as beneficial members of this Order, have leave to report as follows:

That we recommend the admission of women as social or beneficiary members, at their own option, to the Order, but in separate courts.

G. A. HARPER,
R. G. MONROE,
DAVID MILLAR,
PETER STRATHERN.

Representative E. W. Buckley, M.D., presented a minority report, as follows:

To the Supreme Chief Ranger, Officers and Representatives of the Supreme Court.

Being unable to agree with the conclusion reached by a majority of my colleagues of the special committee appointed to consider and report upon the advisability of admitting women to our Order, I consider it my duty to explain in a minority report my reasons for so doing, and they are as follow :

1. Our noble Order has, after a long and severe struggle, reached the position where its success, especially as an insurance organization, is beyond a doubt assured, and I consider it unwise to undertake the experiment of insuring women upon the same basis as we now insure men. I say, experiment, because I am firmly convinced that the insuring of women has not been tried for a sufficiently long time, and by as large a number of organizations as would entitle this body to accept the statistics as a basis.

2. If women were admitted as beneficiary members, and entitled to receive one-half of their insurance upon total disability, I firmly believe the Order would be engaged in continual trouble in attempting to decide as to what constituted total disability in a woman. So difficult to determine is this matter, and so varied the causes which may produce it in women, that the accident insurance companies refuse to accept the risk ; they only issuing policies payable upon the death of the insured.

3. The instructions to Court Physicians demand that the applicant be stripped to the waist and a thorough examination be made of the heart and lungs. Shall we make an exception of the women, and if so, where shall the line be drawn ? All physicians know the difficulties experienced in making a thorough physical examination of the female chest, and even under the most favorable circumstances the examiner is hampered by the conformation of the female chest. Consider these difficulties, and ask yourself if there is not danger that many undesirable risks be accepted. I need not remind you that the success of this or any insurance Order rests primarily upon the conscientious fulfilment of their duties by the examining physicians, and I firmly believe that the examinations of female applicants could not and would not be made with that thoroughness which the good of the Order demands.

4. Our Order now ranks with the very best fraternal organizations in existence, and as we grow in numbers and influence will be more firmly established in its position. If we decide to take this contemplated step, will we not lose our prestige and drop to a lower level ? It is my firm conviction that we will, as I do not believe the time is ripe nor the people of this continent yet educated to look favorably on the subject.

5. Before committing the Order to such a decided step would it not be advisable to have the matter placed before the local courts of the Order, so that the sentiment of the whole Order may be known ? Having learned some months ago that this matter was under consideration, I took pains to learn the sentiments of a number of the courts in my jurisdiction, and am in a

position to state positively that they are opposed to it. Even if the report of this committee be accepted, a radical revision of rates would be necessary, or a special schedule would have to be made for female members.

6. Not even the most enthusiastic advocate of this subject can maintain that the women could be admitted to the sick and funeral benefits without making special provisions for the diseases peculiar to women and the sickness to which they are inevitably subject.

7. In conclusion, I wish to call attention to the many delicate points of social equality which must inevitably arise when the other sex are admitted. It is well known that women are much more particular in such matters than are men, and dissensions would undoubtedly occur which would result in great harm and be detrimental to the good and welfare of the Order, of the present success of which we are so proud and whose future prosperity we have so much at heart.

Respectfully submitted in L., B. and C.,

E. W. BUCKLEY.

The consideration of this report brought out to the fullest extent the arguments on both sides, and, when the vote was taken to adopt the majority report, it was defeated by 81 nays to 34 yeas.

The next extract from the S. C. R.'s report had reference to additional endowment benefits, and to changes in the Sick and Funeral Benefit Department, and was as follows :

ADDITIONAL ENDOWMENT BENEFITS.

Five years ago I submitted the following also for your consideration :

When we re-organized the Supreme Court, five years ago, we had but a very small membership in good standing—less than 400. It was not thought safe to create then more than a \$3,000 Endowment Benefit. Indeed strenuous efforts were made to restrict our Endowment Benefits to \$1,000. We are now strong enough numerically and financially to complete the foundations, as it was originally contemplated, by the creation of an additional \$2,000 benefit.

It seems to me that the raising of the limit of endowment benefits from \$3,000 to \$5,000 would greatly strengthen our Order, and I am of opinion that our financial strength at the present time justifies in making the change now. I accordingly recommend that the constitutions and laws be so amended as to provide for a \$4,000 and \$5,000 additional endowment benefits, and that the same be put into operation as soon as the necessary amendments to our Act of Incorporation can be obtained.

AMENDMENTS TO THE CONSTITUTION.

Experience has taught me that it is not for the best interests of the Order that the provisions regarding separate endowment jurisdiction should be continued in our organic law. The experience of a sister society which gives

state endowment jurisdiction, has proved beyond a doubt that this feature is a great weakness to its system. In some of its state jurisdictions I am informed the assessments in one year ran up to over 40, while the average assessments of the whole society in the same year was under 10. No one will deny that disaster to a society in one State will affect it more or less in other States. Some societies, which had somewhat similar provisions to our own for separate endowment jurisdiction, have profited by experience and have stricken out altogether such provisions from their constitution. Believing that our best interests lie in the direction of the unity and indivisibility of our whole Order, I ask you to strike out of the Supreme Court constitution section 48 thereof, and thus let it go forth from this Supreme Court session that the Independent Order of Foresters must remain "one and indivisible now and forever."

I also recommend that section 240 of subordinate court constitution be amended so as to read as follows:

240. (1) Any applicant in the ordinary class or in the hazardous class who is admitted to the Order, or any member who may be reinstated between the *fiftieth* and *fifty-fifth* birthdays shall pay on admission or reinstatement the rate for his age and class as given in sub-sections *one* and *two* of this section, and shall pay the same rate of assessments thereafter so long as he remains continuously in good standing, and in the same class.

(2)		RATES FOR THE ORDINARY CLASS.		
Age		\$1,000	\$2,000	\$3,000
50		2 50	5 00	7 50
51		2 60	5 20	7 80
52		2 70	5 40	8 10
53		2 85	5 70	8 55
54		3 00	6 00	9 00

(3)		RATES FOR THE HAZARDOUS CLASS.		
Age		\$1,000	\$2,000	\$3,000
50		2 60	5 20	7 80
51		2 75	5 50	8 25
52		2 95	5 90	8 85
53		3 20	6 40	9 60
54		3 50	7 00	10 00

(4.) No applicant in the extra hazardous class can be initiated, after passing his *fiftieth* birthday.

(5.) An applicant in the ordinary or hazardous class who has passed his *fifty-fifth* birthday, may be admitted to beneficiary membership as provided in section *one hundred and twenty*, sub-section *three*.

SICK BENEFIT LAWS.

The time has come for the revision of our laws relating to sick benefits, and I would recommend the following amendments:

Change sub-section (1) of section 224 by inserting before the words "*five dollars*," in the third line thereof, the words "*three dollars, four dollars and*," and the words "*as hereinafter provided*" after the word "*illness*," in the fourth line thereof.

Change sub-section (1) of section 225, so as to read as follows :

SCHEDULE OF MONTHLY RATES.

Age.	Monthly rate of Assessment.	Age.	Monthly rate of Assessment.	Age.	Monthly rate of Assessment.	Age.	Monthly rate of Assessment.
18	40 cts.	28	45 cts.	38	52 cts.	47	66 cts.
19	41	29	46	39	53	48	68
20	41	30	46	40	54	49	70
21	42	31	47	41	55	50	75
22	42	32	47	42	56	51	80
23	43	33	48	43	58	52	85
24	43	34	48	44	60	53	90
25	44	35	49	45	62	54	95
26	44	36	50	46	64	55 and upwards \$1.00	
27	45	37	51				

Change sub-section (1) of section 226 by inserting the words "*three dollars for the first week, four dollars for the second week and*" immediately before the words "*five dollars*" in the eighth line thereof, and by striking out the word "*during*" in the same line and inserting in lieu thereof the words "*thereafter for a further period of ten weeks, making.*" * * *

BASIS OF REPRESENTATION.

The Supreme Court is now so large a body that we can with advantage still further limit the representation from the High Courts. I therefore beg to recommend that sub-section (1) of section 87 be changed so as to read as follows :

87. (1) Each High Court jurisdiction having *one thousand* members or less, shall be entitled to one representative in the Supreme Court, and one additional representative for every additional *one thousand* members in good standing upon the rolls of its subordinate courts, at the close of the semi-annual term immediately preceding the term in which the election is held.

In this connection, I might observe, that now that the system of paying the representatives their expenses in attending the Supreme Court has been incorporated into the constitution, entailing heavy expenses upon the Order at each session of the Supreme Court, and in view of the completeness of our constitutions and laws, it might be wise to make our sessions triennial instead of biennial.

That section 224 (1) be amended by inserting after the word "*member*" in the first line thereof the words "*residing in such countries as do not prohibit the giving of sick benefits.*" Also amend section 232 (2) and (4), also section

233 (1) by adding thereto the following words, "provided that the laws of the country in which the member resides do not prohibit the payment of such benefits." * * *

SUPREME SECRETARY'S MONTHLY REPORT.

You will have noticed that the monthly reports of the Supreme Secretary occupy a very large space in *The Forester*, and in the nature of things must continue from month to month to grow larger and larger.

None but those who have actually prepared these reports can have an adequate idea of the labor involved in their preparation. It has occurred to me that some modification of the Form might be made with advantage to all concerned. One of the principal objects in publishing these reports is to show to the members whenever their own court has become delinquent, so that immediate measures may be taken by them to remedy the shortcomings of their officers. Some of our financial secretaries are not over-particular to have their reports accurate, and when they have sent a remittance believe they have done their whole duty, even if that remittance be considerably short of the demands of the accompanying reports.

I suggest that in future the Supreme Secretary publish only the gross receipts instead of a detailed statement of the receipts from each court, and that he also publish the names of the courts which are delinquent, either by not remitting in time or by remitting less than the amount called for by the monthly reports. I believe this system will enforce accuracy among financial secretaries, as it certainly will the better point out to the members concerned the delinquencies of their officers so soon as their court becomes reported as above.

MODE OF ELECTING REPRESENTATIVES.

The common practice among High Courts at the present time in electing their representatives, is to declare those having received the highest number of votes, to the given number required, upon the first ballot, duly elected. To take any other course might in some instances take a very long time to elect the required number of representatives. I think we had better graft the present usage into our constitution, and I therefore recommend that section 69 of the constitution be amended by adding thereto another sub-section to read as follows: "(8.) In the election of representatives to the Supreme Court the required number having the highest number of votes upon the first ballot, shall be declared elected. * * *

WEAK AND INACTIVE COURTS.

It appears to me desirable that power be given to High Chief Rangers and to the Supreme Chief Ranger to do missionary work among weak, as well as among inactive courts. I beg, therefore, to recommend that section 121 be amended by adding thereto sub-sections, to read somewhat as follows:—

(5) The Supreme Chief Ranger and High Chief Rangers, within their respective jurisdictions, shall have power to send deputies to weak courts which

have less than *thirty* members in good standing on their rolls, or to such inactive courts as fail to initiate a candidate for a period of *three months*. Such deputies shall have authority to enroll members under the powers and regulations contained in sub-sections *one, two and three* of this section.

(6) The initiation fees of all members enrolled under the provisions of the next preceding sub-section, shall be vested in the Supreme Court or in the High Court, according as the work has been done by a Deputy Supreme Chief Ranger or by a Deputy High Chief Ranger.

MICHIGAN.

During the last year we have had a little unpleasantness in this jurisdiction. The then High Chief Ranger called a special meeting of the High Court for the 18th December, 1890, to be held in Saginaw, ostensibly for the purpose of petitioning the Supreme Court for a separate endowment jurisdiction. This action was entirely within his constitutional rights, and the only fault which could be found therewith was as to the policy of calling a special meeting of the High Court and thereby putting the subordinate courts to great expense, within two or three months of the regular annual session thereof. As soon as the call for the special session reached the courts, indignant protests began to pour into the office of the Supreme Chief Ranger at the course taken by the High Chief Ranger. But it was not till after I had in my possession the written testimony of competent witnesses that the purpose of the call was, not so much to establish a separate endowment jurisdiction for Michigan as provided in our constitution, as to rear over the ruins of our Order a new Society, to be known as "The Independent Order of Foresters of the United States," that I deemed it my duty to interfere actively in the campaign then going on. The result of the campaign is known to you all, viz: the complete overthrow of the movement to disrupt the Order; for, notwithstanding the fact that the then High Chief Ranger had had prepared for him, by a skilful and able attorney, an address which would doubtless have succeeded had it been presented before an ordinary jury, it had no effect upon the High Court of Michigan. They were too intelligent to be carried away by the diatribes and by the specious arguments contained in the address, and the following resolution was carried unanimously in amendment to a motion to petition the Supreme Court for a separate endowment jurisdiction, viz: "That being satisfied with the management of our present Supreme Chief Ranger and his confreres on the Executive Council, and believing that the best interests of our wives and children will be subserved by remaining under the jurisdiction of the Supreme Court, be it resolved that the High Court of Michigan remain as it is under the Supreme Court jurisdiction."

After the session of the High Court, the then High Chief Ranger was duly charged with treason and with libelling the Supreme Chief Ranger, and cited to appear before the Executive Council for trial. All the charges were established to the satisfaction of every member of the Executive Council, and the

offending officer was duly expelled from the Order. The fact that he did not appeal from the action of the Executive Council, may be fairly taken as an indication that the accused knew that the evidence on which he had been expelled was so clear and conclusive, that it would have been sheer folly to have brought the case up to the Supreme Court.

Having thus ignominiously failed to disrupt the Order under the guise of securing for Michigan a separate endowment jurisdiction, the misguided individual has ever since his expulsion been doing what little he could to hinder the progress of our Order. That his efforts have not borne much fruit, even in his own State, is shown by the fact that the Order in Michigan, during the year, has grown from 2,500 to nearly 5,000 members. I need not refer to the incessant slandering of myself, in which he has indulged since his expulsion from the Order, for I have reason to believe that you will answer them somewhat as did the High Court of Michigan, which by an unanimous standing vote, adopted the following resolution, to wit:—

“Resolved, that the High Court, having listened to the full and complete answer of the Supreme Chief Ranger to the charges circulated by George H. House, of Saginaw, do hereby express their belief in the statements made by the Supreme Chief Ranger and their unabated confidence in his ability and integrity as the head of their Order.”

Nor was the High Court satisfied with this, but at a subsequent stage they gave the greatest possible emphasis to their resolution of confidence by passing another resolution, which was also carried by a unanimous standing vote, instructing their representatives to cast the vote of Michigan solidly for the re-election of the Supreme Chief Ranger.

That was the answer which my brethren of Michigan gave to my traducer; with their answer I am entirely satisfied.

I may tell you also that a proposition for a separate endowment jurisdiction was submitted for the consideration of the High Court, which by an overwhelming vote refused even to consider the question.

One of the chief arguments used for separation was to the effect that the brethren in Michigan have no resource in the courts of law should the Executive refuse to pay a claim. As a matter of fact, every State in the Union stands in this respect precisely on the same footing as the various Provinces in the Dominion. Parties in Michigan or in New Brunswick, can sue for and recover in the courts any debt which may be justly due them by any debtor in Ontario, and the only difference in treatment which such parties might receive from those domiciled in Ontario is that they might be required to give security for costs. When, however, it is remembered that the action of the Executive Council on every disputed claim is reviewed and may be reversed by the Supreme Court, in which already our American brethren have about an equal vote with the Canadian brethren, and the probabilities are that at the next session of this Body the American vote will largely preponderate, you can see how wholly groundless is the argument for separation

based on such reasoning. You are quite aware that the Executive Council is but the creature of the Supreme Court, and must obey any instructions which the Supreme Court may give in regard to any claim. If there were any cause for apprehension of unfair treatment it would come from the Canadian members. But we have no such apprehension. We know that when our American brethren shall have a controlling majority in the Supreme Court, every legitimate claim, come from what country it may, will be honestly and fairly, aye, generously dealt with, as each and every claim has been up to the present moment.

The following is the action taken by the Supreme Court in reference to this subject, as found in the records:

Major N. S. Boynton, chairman of the Special Committee on Separate Endowment Jurisdiction, presented a majority report of that committee, as follows:

REPORT OF SPECIAL COMMITTEE ON SEPARATE ENDOWMENT JURISDICTION.

To the Supreme Chief Ranger, Officers and Representatives of the Supreme Court.

Your special committee to whom was referred the matter of separate endowment jurisdiction, with nominal request to draw up and submit a law to take the place of section 48, which has been, on the recommendation of the Supreme Chief Ranger, stricken out by previous action of this Supreme Body, would recommend the adoption of the following as a substitute therefor:

Section 48 (1) The powers of High Courts, in addition to those prescribed in the constitutions and laws of this Order, when the laws of a country, state or province, do not prohibit the same, shall be to provide endowment benefits to the amount of two thousand dollars to such members in a High Court jurisdiction as may desire the same, in addition to that provided by the Supreme Court, but in no case shall a certificate of endowment be issued by a High Court to any member in its jurisdiction who does not hold an endowment certificate for at least one thousand dollars in the Supreme Court, and keep all dues and assessments paid thereon.

(2) A suspension of a member from Supreme Court endowment benefits will cause his suspension from the High Court and subordinate court to which he may belong.

(3) A High Court shall also have the power to provide for a sick and funeral benefit fund and an accident disability fund to such members as may desire such benefits.

(4) They shall also have power to establish an auxiliary branch of the Order, to be known as the *Lady Foresters*, in their own jurisdiction, the members thereof to be confined to the wives, widows, mothers, daughters and sisters of the members of this Order, between the ages of 16 and 55, and to provide an endowment fund therefor.

(5) A High Court shall have the power to enact laws, rules and regulations for the government of the additional endowment fund, the sick and funeral fund, the accident disability fund, and the ladies' auxiliary branch, subject to the approval of the Supreme Executive Council, and be subject to and not conflict with the constitutions and laws of the Supreme Court and of the Order.

(6) A suspension of a member from any of the foregoing benefits provided by a High Court shall not affect his Supreme Court endowment or other benefits.

(7) Before a High Court can exercise any of the powers granted herein, it must have at least three thousand Supreme Court endowment members.

(8) Before any action can be taken by a High Court to establish such funds or auxiliary branch, it must, at a regular annual session, pass a resolution by a two-thirds vote of the officers and members present, expressing a desire to establish any one or all of the benefit funds and Ladies' auxiliary branch, and when so adopted the High Court shall proceed at once to formulate laws therefor, and submit the same to the Supreme Executive Council for approval, and such laws shall have no binding force until so approved.

Your committee would urge the addition of the foregoing section to the constitution, believing, as we do, that it will do much towards strengthening the High Courts in such countries and states where the local laws do not prohibit the giving of the above recited benefits, and promote the growth of the membership therein. It will, in our opinion, give such courts control of the benefits provided, and it will be a source of revenue to their General Fund.

Your committee desire to express their high appreciation of the manner in which the Supreme Chief Ranger met the difficulties arising in Michigan during the past year or more, and which at one time threatened the destruction of the Order in this jurisdiction. His firm and determined action in bringing about the expulsion of the leading disturbing spirit from the Order we heartily endorse. We commend him for refusing to notice and reply to the gross personal attacks made on him by an expelled officer through printed circulars and the public press, and congratulate the Independent Order of Foresters on having a Chief Executive Officer with sufficient courage and force of character to quell an incipient rebellion, and put down treason wherever and whenever it appears. We admire his dignity, his firmness, and his open, frank, outspoken manner. We hope he will in the future, as in the past, continue to show the same strong traits of character. The members of this committee residing in Michigan can assure the officers and representatives of this Supreme Court that the Foresters in this jurisdiction have full confidence in his ability as an Executive Officer, and will give him and the Supreme Executive Council their loyal and earnest support. We feel confident that disloyalty to the Order, either in Michigan or elsewhere, will not secure much of a foothold while the present Supreme Chief Ranger holds his present position.

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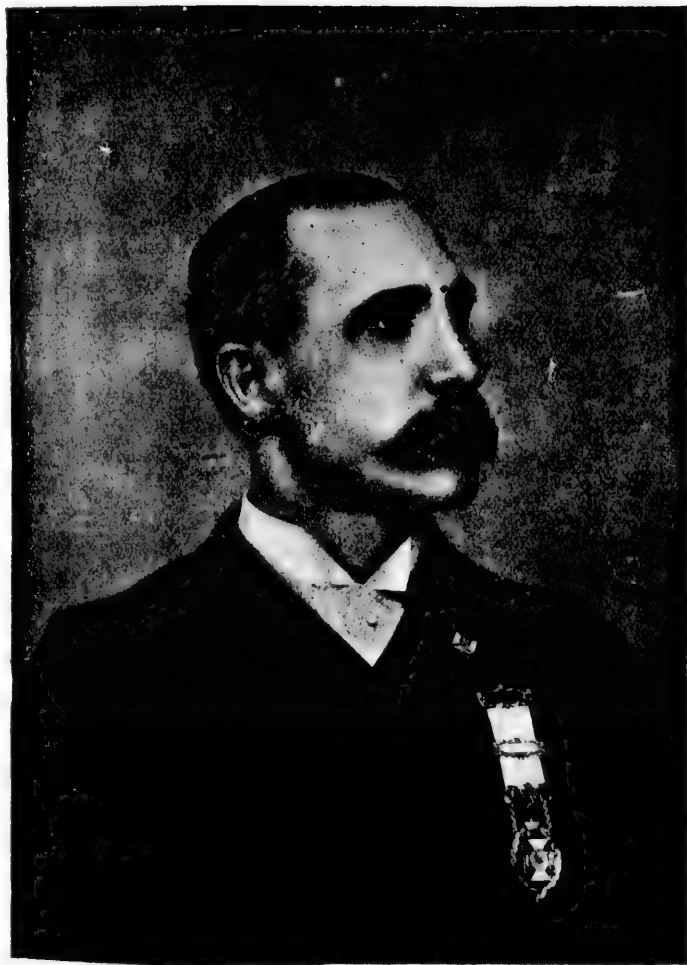
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G. A. McELFRESH,
HIGH CHIEF RANGER, CALIFORNIA.



JUDGE R. M. CAROTHERS, P.H.C.R.,
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The attention of your committee has been called to the legal difficulties in the way of some states, preventing active work being done there, and while the matter has not been referred to this committee in a formal way we nevertheless believe it would be proper for us to report thereon. We therefore take the liberty of offering the following preamble and resolution, and recommend their adoption :

Whereas some Superintendents of Insurance have virtually ruled that the Independent Order of Foresters cannot legally transact business in certain States unless they comply with the laws governing regular life insurance companies, and

Whereas it would require in such case a deposit of one hundred thousand dollars with the State treasurer to comply therewith, and

Whereas we do not concede that this association is a regular life insurance company but a fraternal beneficiary organization, the same as our sister societies, with the same lodge system and working under a ritual, and hence exempt from the provisions of the insurance laws, and

Whereas we believe that the Independent Order of Foresters should be admitted and allowed to institute subordinate courts in every State where other kindred societies are admitted under the statutes governing fraternal beneficiary organizations, therefore be it

Resolved, that the Supreme Executive Council be, and they are hereby, instructed and authorized to employ competent legal counsel in any State where such difficulties are raised, and take steps to bring the question before the courts with a view of reaching a decision which will determine the legal status of the Independent Order of Foresters within such jurisdictions.

N. S. BOYNTON, *Chairman*,

W. W. STOCKWELL,

GEO. G. VANALSTINE,

H. H. APLIN.

Representative J. T. Carson presented a minority report as follows :

To the Supreme Chief Ranger, Officers and Representatives of the Supreme Court.

As a member of the committee on separate jurisdiction, I beg leave to bring in a minority report, respectfully submitting that clause 4 and such portions of clause 5 as relate to the formation of a Ladies' auxiliary branch by any High Court of this Order, be struck out of said report. On all matters included in the report I am in entire harmony with my fellow members of the said committee.

Respectfully submitted in L., B. and C.,

JOSEPH T. CARSON.

On motion of Representative Geo. A. Harper, seconded by Representative R. Gilray, the consideration of the majority and minority reports were left

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over until the disposition of the report of the special committee on admission of women into the Order.

After the settlement of the question of the admission of ladies to the Order, Major N. S. Boynton's report was taken up, and, on consideration, was adopted, except so much as refers to changes in the Constitutions and Laws of the Order, which were ordered to stand as a notice of motion for the consideration of the Supreme Court at its next session.

The S. C. R. then referred to the extension of the Order in Great Britain, as follows:

You will be gratified to learn that, during my recent visit to Great Britain, I succeeded in making arrangements for the introduction of the Order into Great Britain by the organization of a court in Liverpool, England. Our agent, Brother James Marshall, of Glasgow, Scotland, is a most able man, and I look forward in the near future to see the Order, under his management, rapidly spread throughout Great Britain.

The Supreme Secretary said in his report :

During the term, you will notice that the subordinate courts and High Courts have about doubled in number, and, as a consequence, the work of the office has increased in even a larger proportion in that short period of time. When last we met, the number of subordinate courts was 424, which, up to the 1st day of July last, had increased to 825, and some 40 courts in addition have since been instituted ; the High Courts then numbered 7, which have now increased to 14.

On reference to my letter books I find, aside from the many thousands of formal letter circulars and notices issued by me during my term of office, that I dictated, re-read and signed 12,570 letters directed to the membership of the Order.

When last in session, my predecessor in office reported the membership as 14,286 on the 30th day of the June preceding. I have pleasure now in drawing your attention to the fact that, not only have our courts almost doubled in number, as aforementioned, but the membership has more than doubled. On the 30th day of June last past, it was 28,894, which number has since been augmented almost a thousand.

Membership, as per last report.....	14,286
Initiated during the term	19,607

33,893

Number suspended and withdrawn during the term....	4,746
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Dead	253
	<hr/> 4,999

Net membership 30th June, 1891	28,894
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The insurance held by the membership in the different classes is as follows:

1,400 members holding endowment certificates for \$3,- 000, amounting to.....	\$ 4,200,000
3,193 members holding endowment certificates for \$2,- 000, amounting to.....	6,380,000
24,301 members holding endowment certificates for \$1,- 000, amounting to.....	24,301,000
	<hr/>
	\$34,887,000

The average risk per member is \$1,207, as against \$1,233 as per last report.

We mourn the loss of 253 departed brethren, removed from our Forestry circle by death, as against 110 per the report of my predecessor aforesaid, many of which deaths were caused by the dreadful ravages of la grippe, which, I am safe in saying, has cost the Order fully \$50,000 in the period referred to, through deaths and sickness occasioned thereby.

Perhaps the most gratifying feature of our success which I am privileged to report is the fact that while our courts and membership have doubled in number, our surplus has increased at a much larger ratio, viz., from \$160,110.76 to the magnificent sum of \$337,718.71 (to which has since been added something like \$20,000); and, to convey an idea of the volume of business done in the office, I might be permitted to instance the fact that while the income for the month of June, 1889, was \$18,774.98, the income for the same month this year was much more than double that amount, namely, \$40,148.25.

The following extract is taken from the Supreme Treasurer's report:

In the endowment account the receipts have increased each month, with one exception, until in the last month of our Forestry year, the amount reached \$28,506.74—nearly double that received for the first month of our statement. This shows a growing confidence in our Order, of which we are justly proud.

While the receipts have so rapidly increased, we are glad to say that our death rate has rather decreased; claims paid during the year just ended were \$149,727.77, while for the previous year they amounted to \$142,771.57—an increase of but \$7,009, in an increase of membership of 9,257 during the year just closed, a very creditable reflection on the careful manner in which our Medical Board scrutinizes risks and the judicious proposition of new members in the subordinate courts. The surplus in this fund, which my statement places at \$341,225.24 on the 1st July, had on 1st August increased to \$361,960.08, which with the accrued interest added gives us a total surplus in this fund of \$367,660.91.

I cannot speak so satisfactorily as to the state of the sick and funeral fund. Referring again to my statements "A" and "B," and comparing the two years' receipts and payments, you will notice that the fund is far from satisfactory.

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is as follows:

I have prepared at considerable trouble a statement (E) showing the amount of endowment, sick and funeral benefits paid to the membership of each different court. This statement, taken in connection with that of the Supreme Secretary, showing the receipts from each court, will enable you to estimate the relative status of each court in the Order.

Our Supreme Chief Ranger will more particularly deal with the present state of this fund, and I trust some remedy will be suggested whereby this very useful branch of our benefits may be more in keeping with the general prosperity of our noble and benevolent Order.

The following is the report of the Medical Board :

CHAMBERS OF THE SUPREME COURT,

DETROIT, MICH., 1st Sept., 1891.

To the Supreme Chief Ranger, Officers and Members of the Supreme Court.

BRETHREN,

I beg herewith to submit the biennial report of the Medical Board for the two years ending June 30th, 1891.

The Board has received during the two years for its consideration, 22,148 medical examinations papers, classified as follows :

1,208 applicants for \$3,000	\$ 3,624,000
2,894 " " 2,000	5,788,000
18,046 " " 1,000	18,046,000
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22,148	\$27,458,000

and were disposed of as given below :

PASSED.

1,027 applicants for \$3,000	\$ 3,081,000
2,573 " " 2,000	5,146,000
16,862 " " 1,000	16,862,000
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20,462	\$25,089,000

REDUCED.

	Accepted.	Rejected.
52 applicants for \$3,000 to \$1,000	\$ 52,000	\$ 104,000
59 " " 3,000 " 2,000	118,000	59,000
156 " " 2,000 " 1,000	156,000	156,000
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267	\$326,000	\$319,000

REJECTED.

70 applicants for \$3,000	\$ 210,000
165 " " 2,000	330,000
1,184 " " 1,000	1,184,000
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1,419	\$1,724,000

Thus, out of 22,148 applicants, the Board has passed 20,729 for \$25,415,000, and has rejected 1,419 applicants for \$1,724,000, which, added to the amount refused to the 267 applicants, makes a total of \$2,043,000 declined by the Board.

The causes of rejection were as follows :

262 History of phthisis (consumption).	4 Hepatic colic.
233 Heart complications.	4 Diseases of the liver.
211 Intemperance.	4 Fistula in ano.
154 Diseases of the lungs.	4 Syphilis.
81 General complication of diseases.	4 Necrosis of bone.
57 Rheumatism.	4 Blind.
55 Disproportion in height and weight.	4 Chronic diarrhoea.
53 Occupation.	3 Hip disease.
44 Asthma.	3 Irreducible hernia.
44 Albuminuria, Bright's disease, etc.	3 Goitre.
32 History of Insanity.	3 Scrofula.
22 Diabetes.	2 Stricture of urethra.
17 Epilepsy.	2 Calculus in bladder.
14 Chronic discharge from the ears.	2 Aneurism.
12 Spinal curvature.	2 Malaria.
11 Permanent injuries affecting risk.	2 Chronic laryngitis.
9 Never vaccinated and refused to be.	1 Opium eater.
8 Paralysis.	1 Chorea.
8 History of cancer.	1 Hematocele.
8 Sciatica.	1 Phlebitis.
6 Diseases of the bladder.	1 Lumbar abscess.
6 Chronic dyspepsia.	1 Chronic ulcers.
5 Renal colic and gravel.	1 Gout.
5 Chronic typhlitis.	1 Hysteria.
	1 Hematemesis.
	1 Chronic inflammation of the eyes.
	1 Peritonitis.
	1 Piles.

1,419

In the above list it will be noticed that the principal causes of rejection retain the same order as those of former reports; but one very noticeable feature, and which is a decided departure, is the large number of rejections from diseases of the kidneys, no less than 66. This undoubtedly is owing to the clause in constitution adopted at the last meeting of the Supreme Court, insisting on an analysis of the urine in all cases. If this analysis had not been made, most of these applicants would have been accepted, and, in the

course of a very few years at the outside, death would have claimed them, and the Order would have to meet their insurance. Many insurance companies make light of this requirement of our Order, and claim medical men will not make a proper analysis for the small fee they receive, and a great many of our court physicians demur at our rigid examinations and the small fee they receive. The Board, however, is satisfied the work is properly done notwithstanding the small fee.

Again, a large percentage of the rejections, over one-seventh, have been due to intemperance, and still we are afraid applicants who are intemperate slip in, and unfortunately do not mend their ways even under the salutary influence of the Order, and have to be suspended. This is very unpleasant to these brethren, to the courts to which they belong, and to the Order at large. Such men in a court destroy it socially and reputably, and prevent good men having a favorable opinion of the Order. We would therefore urge the members to be strict, at the same time just, in the use of the ballot.

The adoption of the clause at the Supreme Court meeting to exclude saloon keepers and hotel keepers who attend their own bar has been productive of much good. Nearly all of this class are not good risks themselves, and they do not as a rule, elevate the tone of a court, in fact, by their companionship, are apt to lead others astray. The large number of rejections on account of occupation is chiefly of this class. We would now urge this Supreme Body to advance another step, and that is, exclude all those who have anything to do with the liquor traffic, and would also suggest that all these be excluded from participating in section 124, sub-section 2, in fact, be not allowed to become members of the Order at all.

Dr. J. J. Ridge, of England, lately published the following article in the English *Lancet*:

SIRS,—The annual report of the United Kingdom Temperance and General Provident Institution, in which the expected and actual claims for the year 1890 are given, affords another opportunity of testing the comparative longevity and vitality of total abstainers and drinkers of alcoholic liquors. The weight and conclusiveness of this test increase with every year. The twenty-fifth return is as follows:

	Expected Claims.	Actual Claims.
Temperance section.....	314	225
General section.....	382	389

This shows 71.6 per cent. in the temperance section, and 100.2 in the general, a difference of 28.6 per cent. in favor of the abstainers. This is a little higher than the averages of the whole 25 years, which are 69.9 and 96.6 per cent. respectively, a difference of 26.7 per cent. The advantage of total abstinence is shown by the following quinquennial returns:

	TEMPERANCE SEC.		GENERAL SECTION.	
	Expected Claims.	Actual Claims.	Expected Claims.	Actual Claims.
1866-70.....	549	374	1,008	944
1871-75.....	723	511	1,267	1,330
1876-80.....	933	651	1,485	1,480
1881-85.....	1,179	835	1,670	1,530
1890-90.....	1,472	1,015	1,846	1,750
Total.....	4,856	3,386	7,276	7,034

This table shows that, while in the General Section the deaths have fallen short of the expected number by 242, in the Temperance Section the deaths are 1,470 fewer. The fact that, in the General Section, the deaths are below the healthy male average, proves conclusively that the difference between the two sections is not due to excessive drinking on the part of any considerable number of the General Section. The comparison, therefore, is fairly between abstainers and moderate drinkers—rather more moderate than the average middle-class picked lives, and shows conclusively that the use of alcoholic liquors produces degeneration of the tissues, and shortens life.

The Board would recommend that all applicants who have a defective arm or leg, and who are safe insurance risks, be placed in the hazardous class, the same as those already are who have only one arm or leg, as they are equally liable to become totally and permanently disabled.

The death rate, 5.95, is somewhat higher than heretofore, but when we consider the epidemic of "la grippe," and its ravages during the past two winters, I am sure we can be very thankful that it is not higher. We have this encouraging fact, that, after paying claims for 250 deaths, our reserve fund has increased from \$152,367.84 to \$337,718.71, or, at the present moment, upwards of \$375,000.

The Secretary of the Medical Board desires to thank the Order for its continued confidence in him. He has held the position for ten consecutive years, during which time over 43,000 examination papers have passed through his hands. He has watched the rapid growth and prosperity of the Order with pride, for, no doubt, much of its success has been dependent on the Medical Department. He also desires to thank the other members of the Board for their kindness and courtesy, and especially the chairman, who, by the way, has held that position for ten years.

SICK BENEFIT DEPARTMENT.

The following table shows the different diseases for which sick benefits have been paid for the two years ending June 30th, 1891, also the number of brethren ill with each disease, and number of days ill :

	No. of Applicants.	Days Ill.
Multiple sclerosis.....	1	30
Locomotor ataxia.....	1	58
Concussion of brain.....	2	45
Congestion of brain.....	16	595
Spinal irritation.....	3	90
Apoplexy.....	3	91
Epilepsy.....	6	149
Sunstroke.....	10	217
Paralysis.....	11	435
Insanity and nervousness.....	17	663
Sciatica.....	60	1,879
Neuralgia.....	104	2,018
Lumbago.....	141	2,164
Pleurodynia.....	7	110
Laryngitis.....	8	137
Hæmoptysis.....	18	656
Asthma.....	20	534
Catarrh.....	31	566
Phthisis—consumption.....	24	913
Pleurisy.....	88	2,102
Pneumonia.....	147	4,530
Bronchitis.....	347	7,315
La grippe.....	584	11,655
Influenza—severe colds, &c.....	623	10,736
Ulcerated throat.....	31	479
Tonsillitis—quinsey.....	146	1,673
Diphtheria.....	23	357
Mumps.....	69	1,014
Scarlet fever.....	6	126
Measles.....	46	717
Typhoid fever.....	161	6,710
Rheumatism—acute, chronic, &c.....	223	5,807
Intermittent and remittent fever—malaria.....	408	9,004
Hæmatemesis—hæmorrhage of stomach.....	4	135
Pharyngitis.....	5	43
Cholera morbus.....	13	146
Typhlitis.....	14	387
Peritonitis.....	22	410
Dysentery.....	30	467
Gastritis—inflammation of stomach.....	30	729
Diarrhœa.....	65	943
Enteritis—inflammation of bowels.....	66	1,110
Dyspepsia—indigestion, bilious attacks, &c.....	145	3,019
Cancer of liver.....	1	22

INDEPENDENT ORDER OF FORESTERS.

457

	No. of Applicants.	Days Ill.
Enlargement of liver.....	3	54
Jaundice	11	78
Hepatitis— inflammation and congestion of liver	68	1,491
Prostatitis	1	30
Hydrocele	2	44
Stone in bladder	2	52
Diabetes	5	266
Orchitis— traumatic	12	269
Gravel and renal calculus	13	232
Diseases of bladder	17	449
Congestion of kidneys	18	406
Disease of kidneys— Bright's disease, &c.	19	428
Varicocele	1	18
Varicose veins	3	53
Aneurism.....	4	100
Heart diseases of various kinds	18	462
Skin diseases of various kinds	24	504
Furunculi— boils	32	377
Carbuncle	28	495
Erysipelas	39	985
Felon— whitlow	55	1,148
Tumors and enlarged glands	14	397
Abscesses of various kinds	95	2,053
Ulcers of various kinds	16	528
Blood poisoning.....	29	640
Hemorrhoids— piles	23	394
Inflammation of and injuries to eyes.....	57	1,290
Inflammation of ears	5	73
General debility	16	473
Necrosis of bone	3	217
Synovitis	14	352
Injuries to upper extremities.....	474	10,344
Injuries to lower extremities.....	405	9,107
Injuries to head.....	49	1,057
Injuries to the back and sides	185	3,780
Dislocations, upper extremities	11	401
Dislocations, lower extremities.....	3	103
Fractures, upper extremities.....	19	774
Fractures, lower extremities.....	25	1,245
Fractured ribs.....	42	1,015
Amputations	2	120
Total	5,541	123,370

It will thus be seen that 5,541 applicants have been ill for 123,370 days, receiving for the same over \$88,000 from Supreme Court besides free medical attendance and other benefits from their respective courts.

Owing to the epidemic of "la grippe" and influenza during the past two years the number of claims has been very large and several extra assessments had to be levied. This caused considerable dissatisfaction. To prevent this in future I would recommend the rates of assessment in sick department be slightly increased. At present time they are lower than in nearly all other societies who allow the same amount of benefits.

There have been nearly 7,000 days' benefits disallowed for various reasons, such as : Members not in good standing in sick department ; neglecting to send in claims until after several months, and thus forfeit them ; no physician in attendance ; officers of courts refusing to certify to claims, believing the brethren not ill enough to be on the funds ; having received eighty-four days' benefits for an illness and sending in additional claim for same illness ; and in several instances, I regret to have to state that fraudulent claims were sent in. It is needless to state in the latter instance such members were expelled from the Order and the officers of the courts reprimanded for not fully investigating said claims before certifying to them.

Submitted in L., B & C.,

T. MILLMAN, M.D.,

Supreme Physician and Secretary of Medical Board.

The recommendations of the S.C.R. regarding the S. & F. benefit department were adopted, except that for the first two weeks the benefits were made \$3.00 per week instead of \$2.00 for the first week, and \$4.00 for the second week, as recommended. The basis of representation from High Courts was changed to two from each High Court and one for each 1,000 members or fraction thereof. The consideration of the subject of triennial sessions was postponed till the next session of the Supreme Court.

The recommendations of the Supreme Chief, touching weak courts, were also adopted. The first report of the Finance Committee was as follows :

DETROIT, 2nd Sept., 1891.

To the Supreme Chief, Ranger, Officers and Representatives of the Supreme Court.

BRETHREN,

Your Finance Committee present this their first report :

1. That the per diem allowance payable to the representatives attending the sessions of this Supreme Court be calculated so as to include the actual time required in coming to and returning from this Supreme Court.

2. That a special committee be appointed to calculate the mileage, and that

each representative, over his own signature, shall hand to the chairman of such committee a statement, giving place of residence, the number of miles therefrom to Detroit by the most direct travelled route; the amount due him by such route at five cents per mile one way, and the actual time required in coming and returning by such route, and the time of his first attending the present session of this Supreme Court.

SALARIES OF OFFICERS.

In fixing the salaries of the officers of the Supreme Court, three distinct matters claim attention on which to base our conclusions.

1. The work actually done for the last two years, the results following such work, and what may be expected during the ensuing term.
2. The amount paid by kindred organizations for similar work.
3. The ability of the Supreme Court to pay salaries.

Respecting the first, the work actually accomplished, and the consequent results, nothing need be said except to add that they have been especially gratifying to the entire membership. There may have been some delays owing to the volume of new business, but as soon as matters were reached they were correctly and satisfactorily settled. It may be somewhat uncertain to base the amount to be paid the salaried officers, upon the assumption of their re-election, and yet no other conclusion would, in this report, be justifiable. It therefore follows, as experience is our best teacher, that each of the salaried officers will be more valuable to the Order the next two years than they have been during the period just closed. They are to-day better pilots for our ship than they were six, four, yes, even two years ago. With our rapidly increasing membership, they will certainly have double the responsibility, and if experience has made them more valuable they should have an increase in salary.

This brings us to the second consideration, viz.: The amount paid by similar organizations for like services. It is generally believed that the compensations for services in insurance organizations are somewhat higher in the States than in the Dominion. A fair average is from \$6,000 to \$10,000 for Presidents, and \$3,000 to \$5,000 for Secretary, and, mark you, the best paid officers have a number of able heads of departments to relieve the Presidents and Secretaries of the mere routine work of their respective offices.

This brings us to the third subject matter upon which to base our conclusions as to pay of officers, viz.: The ability of the Supreme Court to pay its officers any given sum. However willing the body might be to give our officers increased remuneration, and no matter how richly they deserve such recognition, if we have not the money for management expenses, and no likelihood of getting it, it would be folly to think of doing what we might desire to do under different circumstances. Let us carefully examine this problem, as it is *all-important*.

The total income for management expenses in 1889, was \$31,828.07, and during 1890, \$48,725.23. But we never have used the whole of these

amounts. It is reasonable to conclude that the receipts for management expenses will increase in like ratio, viz., and be for 1891 \$74,588.62. But to be on the safe side, we will say if the receipts for expenses increase only one half of the ratio we would naturally expect, we will have in 1891 \$61,657, and in 1892 and 1893 a corresponding increase.

While this is an excellent showing, we must not forget that broader fields of activity make larger expenses of management, but it would impeach the good judgment of our Executive Council to suppose it would pay out money to push the work unless there was an assurance that such work would be to the financial gain of the Order, and assuming that some of this would be as "bread cast upon the waters to return after many days," our past history justifies the conclusion that each year's business, as applied to missionary work, would more than pay for itself.

After thus carefully considering the matter in all its bearings your committee recommend that it is wise and proper to pay your officers as follows:

Supreme Chief Ranger	\$6,000
Supreme Secretary	3,000
Supreme Treasurer	1,800
Supreme Auditors	500 each per

annum, and that they examine the books, etc., six times a year, instead of four, as at present.

Supreme Journal Secretary	\$50
Press Reporters	30 each.
Messenger	5

We further recommend that, in consideration of thirteen years' loyal and faithful service as Past Supreme Chief Ranger, rendered without remuneration, our respected Brother Edward Botterell be presented with a solid silver tea service, suitably inscribed.

All of which is respectfully submitted in L., B. and C.,

W. W. WHARRY, *Chairman*.
JAMES B. HALKETT, *Secretary*.
DAVID MILLAR,
D. D. AITKEN,
PETER STRATHERN.

The election of officers resulted as follows:

For Supreme Chief Ranger: Representative Edward Botterell nominated Dr. Oronhyatekha, and no other name being put in nomination, the Past Supreme Chief Ranger declared Dr. Oronhyatekha re-elected by acclamation.

For the office of Past Supreme Chief Ranger: Representative the Rev. Alex. Macgillivray nominated Edward Botterell; no other nominations being made he was declared re-elected by acclamation.

For Supreme Vice Chief Ranger:

D. D. Aitken was nominated by Major N. S. Boynton.

W. Griffith was nominated by W. W. Fitzgerald, Q.C.

Gen. H. H. Alpin was nominated by H. Robinson.

Frank Smith was nominated by P. Strathern.

W. Griffith resigned, and on the ballot being taken D. D. Aitken received 67 votes, H. H. Alpin 45 votes, and Frank Smith 8 votes. Representative D. D. Aitken was thereupon declared elected Supreme Vice Chief Ranger.

For the office of Supreme Secretary : Representative John A. McGillivray was nominated by N. F. Paterson, Q. C., and there being no other nomination he was declared re-elected by acclamation.

For the office of Supreme Treasurer : Representative T. G. Davey was nominated by J. B. Halkett, P. S. V. C. R., and there being no further nominations he was declared re-elected by acclamation.

For the office of Supreme Physician :

Thomas Millman, M. D., M. R. C. S. E., etc., was nominated by W. W. Fitzgerald, Q. C.

E. S. Morgan, M. D., was nominated by Gen. H. H. Aplin.

On the ballot being taken, Dr. Millman received 110 votes, and Dr. Morgan 14 votes. Dr. Millman was thereupon declared re-elected Supreme Physician.

For Supreme Counsellor :

The Hon. William Wedderburn, Q. C., was nominated by F. W. Emmerson.

R. G. Monroe was nominated by A. V. Wade.

N. F. Paterson, Q. C., was nominated by Rev. E. Collins.

W. W. Fitzgerald, Q. C., was nominated by William Griffith.

Representative W. W. Fitzgerald declined, and the ballot having been taken it was found that Judge W. Wedderburn received 64 votes, N. F. Paterson 41, and R. G. Monroe 8. Judge Wedderburn was thereupon declared elected Supreme Counsellor.

For the office of two members of the Medical Board as colleagues to Dr. Millman :

Oronhyatekha, M.D., was nominated by Edward Botterell, P.S.C.R.

S. E. Morgan, M.D., was nominated by H. Robinson.

Prof. W. Henderson, M.D., was nominated by Rep. James Adams.

Dr. Oronhyatekha declined to be a candidate, and Drs. Henderson and Morgan were declared elected members of the Medical Board.

For the office of Supreme Auditors : Representative Geo. A. Harper, Chas. R. Fitzgerald, B. W. Greer, Thos. Lawless, Wm. Kinghorn, and Col. W. W. Wharry were nominated. On the ballot being taken, it was found that B. W. Greer had received 67 votes ; Thos. Lawless, 65 votes ; Geo. A. Harper, 40 votes ; Chas. R. Fitzgerald, 24 votes ; Wm. Kinghorn, 15 votes ; and Colonel Wharry 20 votes. B. W. Greer and Thos. Lawless were thereupon declared elected Auditors for the next term.

Nominations for next place of meeting were then taken, the places named

being Chicago, Toronto, London, St. Paul and St. John, N.B. On an informal vote being taken, Chicago received 36 votes, Toronto 31, St. John 5, London 4, St. Paul 3.

No selection being made, a ballot was taken between Chicago and Toronto, which resulted in Chicago receiving 70 votes and Toronto 44 votes, and Chicago was declared the next place of meeting.

The Auditors reported as follows :—

To the Supreme Chief Ranger, Officers and Representatives of the Supreme Court.

The undersigned Auditors respectfully report that they have made periodical examinations of the books, vouchers, accounts and securities of the Supreme Court, which have been found correct as reported from time to time. The condition of the several funds at 30th June, 1891, was as follows :—

Endowment Fund, credit balance.....	\$336,765 91
General Fund, credit balance.....	190 89
Sick and General Fund, overdrawn	8,811 14

The permanent investments at same date amounted to \$301,976.13, and the balance at credit of Supreme Court in current bank accounts was \$34,789.78 after deducting amount of outstanding cheques, making a total surplus of \$336,956.80. This does not include interest accrued but not paid in. The mortgages, debentures, deposit receipts and other securities have been examined and compared with the record of the books, and are found correct and in good order.

All of which is respectfully submitted,

THOS. LAWLESS,
B. W. GREER.

TORONTO, 29th August, 1891.

Bro. N. F. Paterson, the chairman, presented the report of the Committee on the State of the Order, from which the following extract is taken on the subject of additional endowments :

Your committee, in considering the suggestions of the Supreme Chief Ranger, that the endowment benefits be raised to \$5,000, availed themselves of such information as they could obtain, and learned that there are several fraternal organizations operating in the United States and Dominion of Canada, which offer such benefits. At present, about one member in twenty of our Order has availed himself of the \$3,000 endowment benefits.

Your committee recommend that the question first be submitted to the several High Courts, and their opinions thereon obtained.

Regarding the extension of the Order beyond North America, we find the following minute :

It was moved by Representative N. F. Paterson, Q.C., seconded by Representative Robert Gilray, and carried,

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HON. JUDGE JACOB STERN,

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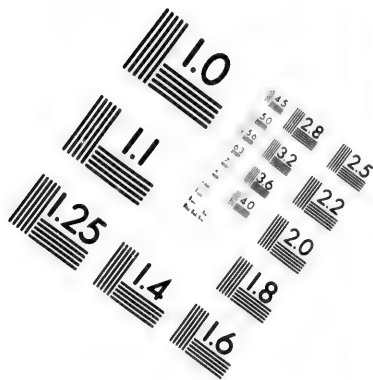
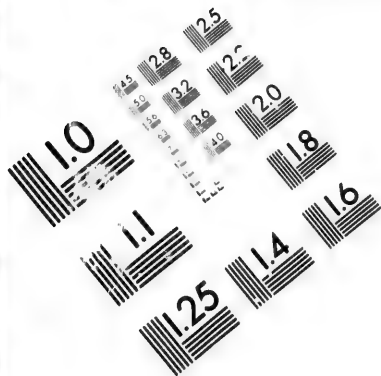
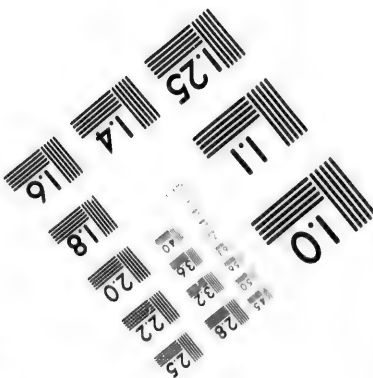
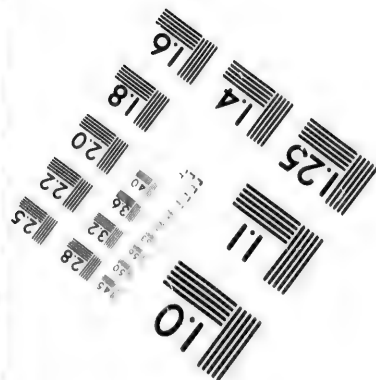
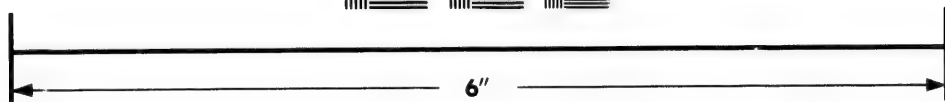
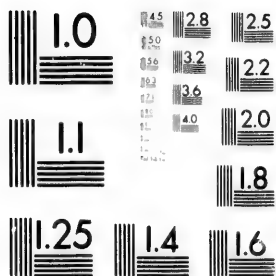


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That this be a direction to the Executive Council that the Order be not extended to the continents of Asia, Africa (except South Africa), or South America without the consent of the Supreme Court in session being first had.

The Executive were instructed to make the necessary alterations in the Constitution to harmonize with this action.

The Supreme Chief Ranger then named the following representatives as appointed officers of the Supreme Court :

- S. Chap., Rev. H. C. Munsen, New York.
- S. I. Sec., Robert Mathison, Ontario.
- S. S. W., Hon. Judge R. M. Carothers, North Dakota.
- S. J. W., W. H. Perry, California.
- S. S. B., R. G. Monroe, Nova Scotia.
- S. J. B., Dr. E. W. Buckley, Minnesota.
- S. Mar., Mayor W. M. Drennan, Ontario.
- S. Cond., Peter Strathern, Quebec.
- S. Mess., G. C. Wardell, New Jersey.
- S. St. B., T. J. Birch, Ontario.
- S. St. B., Dr. E. M. Hetherington, Missouri.
- S. Sw. B., Alderman Robert Griffith, Ontario.
- S. Sw. B., K. V. Haymaker, Ohio.
- S. Sup. J. C., Daniel Rose, Ontario.

The elected and appointed officers were installed by Representative Edward Botterell, Past Supreme Chief Ranger, assisted by Representative Robert Gilray, acting as Supreme Secretary, and Supreme Auditor, B. W. Greer, as Supreme Conductor.

The Supreme Court then adjourned, to meet again in Chicago.

We will conclude this part of the history by incorporating herein the biennial report of the Supreme Chief Ranger, presented at the Chicago session of the Supreme Court, which will bring down the history practically to the present date, and give us at a glance the immense progress which the Order has made during the last two years.

CHAPTER V.

GREAT PROGRESS MADE BY THE ORDER—EQUALIZING THE TAXATION OF THE MEMBERSHIP, A FOUNDATION PRINCIPLE—AMENDMENTS TO CONSTITUTIONS AND LAWS—RESERVED CASES—ADDRESS TO THE HIGH COURTS OF LONDON AND MID-ENGLAND.

To the Officers and Members of the Supreme Court, Independent Order of Foresters.

BRETHREN,



ONCE more it becomes my privilege to open the session of the Supreme Court and to renew the fraternal bonds which bind old friends and workers together, as well as to bid a cordial welcome to those who for the first time will take part with us in legislating for our large membership.

The Great Spirit—God, our Heavenly Father—who has mercifully vouchsafed to us life and health to take part in the deliberations of this session of our beloved Order, has likewise prospered the work of our hands as Foresters, to a remarkable degree, since our last session. Let us, therefore, before entering on our labors, unite with one accord in returning thanks to Him for the manifold blessings we have enjoyed at His hands. When we closed the last session of the Supreme Court, we had 29,637 members in good standing on our rolls, and we had a surplus of \$361,960.08, equivalent to £74,375, in our treasury. On the 1st of August inst. we had about 51,500 members in good standing, with a cash surplus of \$745,972.96, or £153,281, so that if we have not doubled our membership, we have the satisfaction of knowing that we have more than doubled our surplus.

EXTENSION OF THE ORDER.

The following High Courts have been instituted since our last session, viz. : Wisconsin, Indiana, London, Mid-England, Scotland, Ireland, Wales, Manitoba and Prince Edward Island. In connec-

tion with the introduction of the Order into Great Britain and Ireland, it would be hard to appreciate fully all the difficulties and obstacles we have had to encounter in this work, but thanks to the sagacity of Bro. James Marshall, and to the energy and prudence of himself and Bro. Ronald McDougall, assisted later by Bro. Col. N. F. Paterson, we have succeeded not only in establishing but also in firmly intrenching Independent Forestry in the British Isles, by securing such brethren as County Councillor Joseph Malins, the distinguished head of the Good Templar Order in England, Dr. Edward Little, Bro. James Marshall, Rev. W. J. McCaughan and J. Munday, to lead the Order in their respective High Courts, I trust, even to greater success than it has experienced on this side of the Atlantic. These Chiefs are without exception surrounded by as able lieutenants as any leader could desire, and success must crown their efforts to give to the people of the "Old Land" what we believe to be the best fraternal society that was ever devised to bring relief to the distressed, and to elevate humanity.

REGISTERED A "FRIENDLY SOCIETY" AND "WARRANTED"
AS AN INSURANCE SOCIETY.

When first planting the Order it was deemed best that we should register a "Friendly Society," which was accordingly done, and well done, too, by Bro. James Marshall. It was provided that this society and its Branches or Courts should be in connection with "The Supreme Court of the Independent Order of Foresters." I doubt whether any society will ever again secure such a registration as that which Bro. Marshall obtained for us. When this was accomplished, application was then made for a license or "warrant" to enable the Supreme Court to transact an insurance business without the limitations imposed in Great Britain and Ireland on Friendly Societies. We requested permission to lodge with the British Government, Canadian securities to the value of the £20,000 required for a license, but it was refused. We then lodged the cash, and received from the Board of Trade our warrant to transact an insurance business throughout the British Isles. Later, on learning that the Government would not allow us any interest on our cash deposit, we concluded that, as the government permitted it, we would invest the money we had "lodged" in Indian securi-

ties, which would yield us 3 per cent. interest, and instructed Bro. McDougall to take the necessary steps to have the change made. Last June the Supreme Secretary was sent over to make another effort to get the Government to accept Canadian securities, and I am happy to tell you that his mission was successful, and the change has been effected, and our deposit with the Government is now in the shape of interest-bearing Canadian securities. We are, therefore, in this regard strictly in line with our charter.

DIVISION OF TERRITORY INTO ELEVEN HIGH COURT JURISDICTIONS.

It has been determined to divide England into seven provinces, each to be governed by a High Court. The "High Court of London," and the "High Court of Mid-England" have already been instituted by myself on the 4th of May last. The whole of England, except that embraced within the territorial jurisdiction of the High Court of London, has been, for the present, placed under the High Court of Mid-England, with the understanding that, whenever there are the constitutional number of courts in any of the provinces, the same may be set apart into a High Court jurisdiction, and a High Court duly constituted therein, if desired. Scotland has been set apart into one High Court jurisdiction, while Ireland has been divided into a north and south jurisdiction. There has also been a desire expressed to divide Wales into a north and a south jurisdiction, and the High Court which I had the honor of instituting at Cardiff, on the 16th of May, 1893, was formed with the understanding that its jurisdiction may be limited to the southern portion of the country. The matter, however, has not been finally determined, and it may be thought advisable to give to the present High Court, jurisdiction over the whole of Wales. From my experience in other Orders, it seems to me best, if any division be made, that it be on the lines of an English-speaking High Court and of a Welsh-speaking High Court, each having concurrent jurisdiction over the whole of Wales.

POSSIBLE NEW FIELDS OF LABOR.

You will be pleased to learn that the Order is not only reaching eastward, but is also extending westward, and already we have had a good court established in Honolulu, Sandwich Islands. I regret that Bro. Rev. D. V. Lucas, who was sent to New Zealand

and Australia, to plant the Order there, did not succeed owing to adverse legislation, a difficulty which has met us in a number of the States. The work done by Bro. Lucas, however, is, I think, not wasted, but is as bread cast upon the waters, which will in time yield us abundant returns.

Since the introduction of the Order into Great Britain we have received inquiries regarding the I. O. F. from the Scandinavian countries, Belgium, France, India, South Africa, and elsewhere, and, but for the cholera in Europe, we might have had courts already established in Sweden, Belgium and France.

AMENDMENTS TO THE CONSTITUTION.

Before referring to the amendments to our constitutions and laws, which the Executive Council recommends to be made, I may be permitted to direct your attention to the fact that one of the foundation principles of the Independent Order of Foresters is that each member shall bear his due proportion of the cost of the protection given by the Order to its membership. Hence it is that we exact different rates from brethren of different ages, to accord with the differences in the cost of assurance as laid down in the standard tables of mortality. Not only this, but we have carefully classified our membership, so that if a brother be engaged in any pursuit which is accompanied with more danger than the ordinary pursuits of life, we equalize the cost of carrying his insurance with the rest of the membership by proportionately increasing the rate of assessments to be paid by him. This principle of the equalization of the rates, paid by each and every brother, is carried in America to the extent of charging members such rates as seem just and equitable by the Executive Council, when they move from the prescribed healthy area in the United States into those portions of the country where the mortality of the people is somewhat higher. Perhaps no other principle of our Order, than this one of requiring each brother to pay his just and due share of the cost of the manifold benefits given by us, has contributed to a greater degree in inspiring in the minds of intelligent people, wherever the I. O. F. has been established, that confidence in our Order which is so essential to our stability. Accordingly when we introduced the Order into Great Britain, this prin-

ciple had to be considered. We found that there was a difference in the rate of mortality between the people of Great Britain on the one hand, and those of Canada and America on the other, taking the "Combined Experience Table," and the "American Experience Table" as the standards, amounting to 5.63 per cent. in favor of America. But if the more recent tables, viz., the "Actuaries (H^N) Table," and the "Meech (30 offices) Table" be taken, we will find a difference of 5.56 per cent. in favor of America. If, however, we take the "Combined Experience Table" and the "Meech Table," we will find the mortality in Great Britain and Ireland to be 10.18 per cent. higher than in Canada and the United States. There was another factor present which had to be well weighed before determining the rules for Great Britain and Ireland, and that was the matter of the expenses of management, which we found would in all probability be always very much higher than in America.

EQUALIZATION OF THE COST OF BENEFITS.

The Executive Council therefore decided that it would be right and equitable to use for Great Britain and Ireland the rates prescribed for the "hazardous class" as the ordinary rates, and the extra hazardous rates for the hazardous, and the following as the extra hazardous rates, for Great Britain and Ireland:—

EXTRA HAZARDOUS CLASS.

AGE.	£200		£400		£600		AGE.	£200		£400		£600	
	s.	d.	s.	d.	s.	d.		s.	d.	s.	d.	s.	d.
18	3	8	7	4	11	0	34	5	3	10	6	15	9
19	3	8	7	4	11	0	35	5	6	11	0	16	6
20	3	9	7	6	11	3	36	5	9	11	6	17	3
21	3	9	7	6	11	3	37	6	0	12	0	18	0
22	3	10	7	8	11	6	38	6	3	12	6	18	9
23	3	10	7	8	11	6	39	6	6	13	0	19	6
24	3	11	7	10	11	9	40	6	9	13	6	20	3
25	4	0	8	0	12	0	41	7	0	14	0	21	0
26	4	1	8	2	12	3	42	7	3	14	6	21	9
27	4	2	8	4	12	6	43	7	6	15	0	22	6
28	4	3	8	6	12	9	44	7	9	15	6	23	3
29	4	4	8	8	13	0	45	8	0	16	0	24	0
30	4	6	9	0	13	6	46	8	6	17	0	25	6
31	4	8	9	4	14	0	47	9	0	18	0	27	0
32	4	10	9	8	14	6	48	9	6	19	0	28	6
33	5	0	10	0	15	0	49	10	0	20	0	30	0

One of the chief objections, almost universally raised in Great Britain, was that our rates were altogether too low, and the announcement of the equalization of the rates, as above indicated, was received with great satisfaction by many of our members in the jurisdiction. Of course, all who had become Foresters prior to the time that the change was made would not be affected thereby, but they would continue to pay the same rates as if they lived in the more favored countries, viz., Canada and the United States.

With the bright prospects before us of extending the Order throughout the civilized world, and thus making it a great international organization, which will give to the people of every civilized land the great privileges and benefits we enjoy as members of our Independent Order of Foresters, the Executive Council recommends you to so amend the constitution and laws as to enable them to apply this principle of equalizing the taxation of our membership the world over, by adopting such rates for each country to which the Order shall be introduced in the future as will make the expense to our membership everywhere alike, viz., *the cost of insurance*, according to the standard mortality tables of the various countries to which the Order may be extended, with the "Meech (30 offices) Table" as the standard of unit. The further amendments to the constitution and laws that I submit for your consideration are to be found in the August issue of THE INDEPENDENT FORESTER.

Since 1882, no appeal has ever been brought to the Supreme Court against any action or decision of your Supreme Chief Ranger. This is due, not so much to any special wisdom or prudence displayed by him, as to our incomparable constitutions and laws, which have grown to their present perfection under the fostering care exercised by the Supreme Court. I have no doubt but that you will give to the proposed amendments the same careful consideration that you have always done in the past, and adopt such of them as you may deem for the best interests of our beloved Order.

RESERVED CASES.

Your special attention is directed to claims which reached the Executive Council more or less clouded, and therefore, according to our laws, had to be reserved for your consideration. The

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0	22	6
6	23	3
0	24	0
0	25	6
0	27	0
0	28	6
0	30	0

papers in the several cases are properly marked ready to be handed to the committee to whom you may refer the same. I regret to be obliged to state that four of the reserved cases are those of suicides, and require careful scrutiny on your part. It will, perhaps, be well to refer them, as you did at the last session, to a special committee.

MEDICAL EXAMINER'S FEES.

Your attention has been several times specially directed by the Medical Board to the fees paid to our Court Physicians for the examination of applicants for membership. While I fully recognize the duty of this Supreme Court to secure to workingmen the great benefits accruing to membership in our Order at a minimum of cost, yet I do not think it should be done so largely at the expense of our Court Physicians. Every physician who has experience as an examiner for the old line companies, will tell you that the medical examination papers of the I. O. F. are perhaps the most rigid and searching of any extant. It seems to me that we could fairly ask those applicants who apply for the larger benefits to pay proportionately larger fees, and in this way, while not increasing the cost of the benefits to workingmen, yet in a measure more justly compensate our Court Physicians for the invaluable services they render to the Order, in examining our applicants in the manner we require them to do. I recommend, therefore, that you adopt for the future the following scale of examination fees, the dollars for America, and the pounds, shillings and pence for the British Isles.

American Currency. <i>Amount of Insurance.</i>		English Currency <i>Examination Fees.</i>
For \$500—\$1.25	.....	£100— 5/0
" 1,000— 1.50	.....	200— 7/6
" 2,000— 2.00	.....	400—10/0
" 3,000— 3.00	.....	600—12/6
" 4,000— 4.00	.....	800—15/0
" 5,000— 5.00	.....	1,000—£1

TRIENNIAL SESSIONS.

In view of the great expense involved in connection with our regular Sessions, and in view of the fact that our constitution and

laws are very nearly perfect, and in view of the large provisions made for calling Special Sessions, I recommend that in future our regular sessions be held triennially, instead of biennially, as at present.

MEDICAL EXAMINATIONS.

As the Order grows larger and our territory more extended the responsibilities in connection with this most important department greatly multiply, and the whole matter has had the serious consideration of your Executive Council. We have received some criticisms from our British Court Physicians regarding our present medical examination forms. Complaint has been made that we ask too many questions in these forms. I do not agree with this. It may be true that some of the questions, perhaps, have less point in Great Britain, but which are a great safeguard to the Order in America, as for instance, the question, "Do you receive a pension?" On the other hand, there may be some questions, which would be of value in the British Isles, for which we have not felt the need in America. These, the eminent medical men, who form a part of the British delegation to the Supreme Court, will point out to us that they may be incorporated into the next edition of the medical examination forms, now being revised. I have already received a paper from Bro. John Gordon Wilson, M.D., M.B., etc., the High Physician of Scotland, containing some valuable suggestions which will be incorporated in the next edition of our Medical Examination Forms.

The Executive are making arrangements so that the British examination papers may be reviewed at our London office, and those without a cloud passed at once, those that are imperfect returned for completion, and those that are clouded forwarded on to the "Home Office" for consideration by the Medical Board. There is one point about which I am tenacious, perhaps unnecessarily so, and that is, that, as far as possible, the I. O. F. shall be identical in Canada, the United States, the British Isles, and wheresoever else it may, in the future, be introduced, and that an I. O. F. "Form" shall be alike the world over.

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A RETROSPECTIVE GLANCE.

Let me now take a brief retrospective glance at the Order, beginning from its foundation, down to the present time.

The I. O. F., as you know, was founded on the 17th June, 1874, at Newark, New Jersey, by some 400 or 500 discontented members of the "Ancient Order of Foresters." During the first year, the I. O. F. was, like the A. O. F., giving no endowment or insurance benefits, but only "sick," "funeral" and social benefits. At the first annual meeting after the founding of the Order, which was held in October, 1875, at Philadelphia, Pa., an endowment or insurance scheme was added to the system of the I. O. F. The Endowment Law which appears in the HISTORY OF THE INDEPENDENT ORDER OF FORESTERS as "Endowment Law, No. 1," was simple in the extreme. It provided that, on the death of a brother, each surviving member should be assessed ten cents, all paying a like sum, whether old or young. Whatever amount one assessment yielded, if it were not more than \$1,000, was paid to the widow and orphans of the deceased. If an assessment yielded more than \$1,000, then the \$1,000 was paid to the beneficiaries and the balance returned to the Supreme Court as "surplus." When these surpluses amounted to \$1,000, it was paid to a beneficiary without assessing the membership for such death claim.

THE FIRST CLAIM PAID BY THE I. O. F.

The first claim paid in the Order amounted to only \$143.70, and was paid to the widow of Bro. Francis Ellis, who died 29th October, 1875, some *ten days* after the Endowment Law had been adopted by the Supreme Court. This law continued, with but slight modifications, till the London session of the Supreme Court, held in October, 1879. Under this law, the sum of \$254,468.96 was paid to the beneficiaries of deceased Foresters, the last claim paid being that of Bro. Geo. W. Yost, of Court Ellsworth, No. 16, who died 28th December, 1879.

At the St. Louis session, the Supreme Court changed the law somewhat by requiring the subordinate courts to send all assessments to the Supreme Treasurer, who would pay out to the beneficiaries what was due to them. This change had become neces-

sary, because, as the Order grew larger and larger, the number of deaths multiplied proportionately, so that some months courts were obliged to send 10 to 12 or more remittances to as many subordinate court endowment treasurers where deaths had occurred during the month. Sometimes also, endowment treasurers alleged that they had not received all that it was claimed had been sent to them, while in some few instances there was no attempt to conceal the fact that the endowment treasurer had gone wrong and misappropriated the funds to his own use.

THE DEFALCATION AND SECESSIONS.

The change, as noted above, was made in November, 1878, and the amended law came into effect the next month. By the end of January, 1879, the Supreme Treasurer was a fugitive from justice with \$17,000 of the widows' and orphans' fund in his possession. He was captured at Black Rock, near Buffalo, while trying to escape into Canada. The Executive Council, on a compromise with the ex-treasurer and his bondsmen, shortly afterwards recovered some \$11,000 of the stolen funds. The result of the defalcation was a secession in Illinois where the members formed themselves into an independent state jurisdiction, and are to be found to-day, principally in and about Chicago under the name of "The Right Worthy High Court of the Independent Order of Foresters of the State of Illinois," commonly called "I. O. F. of Illinois." In Canada all but 12 courts with 196 members seceded and formed the Canadian Order of Foresters.

In 1879, the Supreme Court met in London, Canada, with a diminished membership. The estimate of the officers was that the I. O. F. lost over 4,000 members through the defalcation of the treasurer, and it is probable that the I. O. F. would have gone to pieces then and there had not a magnificent man, a man of great tact as well as firmness, been at the head of the Order at this period, in the person of Bro. Hon. Judge William B. Hoke, whom to know was to esteem and respect.

INCREASE OF BENEFITS.

At the session of the Supreme Court, held in London, 1879, the endowment law was radically changed. Instead of the endow-

ment benefit being limited to only \$1,000, it was provided that in future the benefits should be \$1,000, \$2,000 or \$3,000. Instead of the original "10 cents an assessment" the following scale was adopted:

RATES OF ASSESSMENTS.

	\$1,000	\$2,000	\$3,000
21 years and under 30	\$ 25	\$ 50	\$ 75
Over 30 and under 35	30	60	80
" 35 " 40	35	70	1 05
" 40 " 45	40	80	1 20
" 45 " 50	60	1 20	1 80

These rates were levied as often as required, or rather, as many assessments were "called" each month as were required to pay the death losses. Owing to the fact that up to this time, outside of Canada, practically no regular medical examinations existed in the Order, and consequently hundreds were not only initiated, but hundreds also were allowed to increase their endowments without a proper medical examination, it soon became the rule for three or four assessments to be levied each month, yet, in spite of these heavy assessments, by the time of the separation, which took place in the Order in 1881, the Supreme Court was \$34,000 in arrears in the endowment department. The amount paid to the widows and orphans under the last endowment law, up to the time of separation, was \$267,000.

REORGANIZATION OF THE SUPREME COURT.

When the Supreme Court, at the New York session, in 1881, attempted to change the name of the Order to the "United Order of Foresters," the Canadian section of the Order refused to consent to the change, and when the American section carried out their purpose and abandoned the name of the I.O.F., the Canadian section simply reorganized the Supreme Court and placed the Order practically on its present basis. This was accomplished at Ottawa on the 1st of July, 1881. The changes made at this time were far-reaching, and, as the experience of the Order since has amply demonstrated, were wise and prudent.

In the first place, the Order was changed from being an "assessment society," in the ordinary acceptation of the term, to a regular premium-paying Order. The limits of age, which had heretofore been 21 to 50, were widened, so as to admit persons from 18 to 54 years. The figures representing the "cost of risk" at the different ages from 18 to 54, as laid down in the "Actuaries," or "Combined Experience Table," were taken, and loaded with a small percentage for management expenses, and adopted as the scale of premium rates to be paid by future members of the Order.

EARLY TRIALS AND DIFFICULTIES.

When the "numbering of the people" took place, there were found just 369 members in good standing in the Order in a few weak subordinate courts, and, notwithstanding there was over \$4,000 of a debt, the leaders did not falter in their purpose to make a name for the Independent Order of Foresters, which would be a credit to its membership. By the end of the first year under the new *régime*, not only had every claim for benefits been paid promptly, but a large portion of the old debt had been paid off, and a small surplus of \$3,523.29 was accumulated in the treasury. The membership had risen to 1,080. Everything looked bright and hopeful for raising the I.O.F. out of the mire into which it had been dragged by the former rulers. Then another storm burst over the Order that for a time made things look gloomy indeed. As formerly, the trouble was from within. Some of our brethren, who seemed to think that they should have been chosen as leaders, but were not, left our ranks, and in doing so moved heaven and earth in their mad endeavors to compass the destruction of our beloved Order. They succeeded in reducing our membership to 880 in October, 1882, and our balance in bank was down to \$1,145.07. The leaders of a sister society gave every aid and comfort to those who were endeavoring to effect the ruin of the I.O.F. They even went so far as to offer to receive any courts of our Order which would secede from us and join them in a body, not only without the usual fees, but without any medical examinations. But all these efforts served only to arouse the energies of our leaders to renewed efforts to

place the I.O.F. in the forefront of fraternal beneficiary societies. From that time to the present, though the march onwards and upwards was for years very slow, yet in spite of all opposition, it was steady and unchecked, till to-day, by common consent, our beloved Independent Order of Foresters, with its 52,000 members and more, and its *three-quarters of a million of dollars*, or £154,109, of a surplus, is accorded the first place among fraternal benefit societies.

The Endowment Law, which was adopted at the reorganization of the Supreme Court, contained many of the main features of our present incomparable laws. But there have been some material improvements and additions made thereto since that time. The "Special Endowment" feature was added after a severe struggle, at Kingston, in 1884. During this year, \$10,000 of the funds of the Order were deposited with the Post Office Savings Bank. At the next annual session held in Ottawa, the commission for instituting a new court, which was originally only \$5, then raised to \$15, and finally, in 1882, to \$60, was raised to \$75. The fifth annual session was held in St. John N.B., in August, 1886. The benefit for aged Foresters was added at this session. The next session was held in Montreal, Quebec, in August, 1887, when the Supreme Court adopted an amendment, making the sessions biennial. All applicants, other than charter applicants, were also required to pass the Medical Board before initiation. Heretofore applicants were allowed to be initiated as social members before passing the Medical Board. Saloon-keepers and hotel-keepers who attended their own bars, were placed in the "hazardous class."

THE I.O.F. SECURES A SPECIAL ACT OF INCORPORATION.

The Supreme Court met next in Toronto, in 1889, where the S.C.R. had the satisfaction of reporting that the Order had taken another step in advance of sister societies by securing a special Act of incorporation from the Parliament of the Dominion, which was assented to on the 2nd May, 1889. A proposition was made to cut down the maximum age limit to 50 years. The S.C. R. met this by proposing that those between 50 and 54

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W. T. BINGHAM,
HIGH CHIEF RANGER, NEW JERSEY.



REV. G. M. CAMPBELL, D.S.C.R., New Brunswick.
W. ELKINS, P.C.R., Ontario.

B. H. JOHNSON, P.H.C.R., New York
R. W. HAYDON, D.S.C.R.

years of age be not cut off altogether, but that they be charged the "cost of risk" from year to year, according to their actual age, as per the "Combined Experience Table," and which was adopted by the Supreme Court. Two years' experience satisfied the Executive that this changing rate from year to year was too troublesome, and they had the law amended to its present form, by which the old men of 50 to 54 years of age are charged the average of the "cost of risk" between their age at joining and 70 years of age. The Juvenile Branch of the Order was also created at this session, the Supreme Court having declined the previous year to do more than to authorize the formation of an experimental Court at London, Ontario.

The next session of the Order was held in Detroit, in 1891. The sick and funeral benefit department was thoroughly remodelled. The benefits for the first two weeks were reduced to \$3, but those for the remaining ten weeks were left as formerly, at \$5, while the rates were slightly raised. Saloon-keepers and hotel-keepers were restricted to "special membership," that is, they could no longer become full beneficial members, but would be allowed only very limited benefits in the Order, viz: the sick benefit.

Soon after the close of this session, an attempt was made to raise a feeling of discontent among the rank and file of the Order. Advantage was taken of the changes made in the sick and funeral benefit department, and the raising of the salary of the Supreme Chief Ranger, to cause dissensions in the ranks. A few of our members were misled, by the articles which appeared from time to time in a certain sensational journal, into believing that there was great dissatisfaction within the I. O. F. As a matter of fact, the discontent was limited to five or six courts. One of these issued a circular, which was deemed by the Executive Council to be inflammatory in its nature. The Supreme Chief Ranger promptly answered it, by imposing the highest penalty prescribed for such offences by the constitutions and laws, viz: suspension of the charter. Nor would he consent to revoke the order for suspension till the court had withdrawn the offensive document. This action of the Supreme Chief Ranger had a most salutary effect, and no further effort was

made to resort to unconstitutional methods to redress imaginary grievances.

Nothing could more forcibly illustrate how the I. O. F. is feared by the old line companies than the promptitude with which this apparent discontent in the Order was seized by certain of their organs and magnified to the utmost. It was represented that the beginning of the end of the I.O.F. was at hand, and that its final destruction was only a question of time.

No combination of circumstances, however, could have arisen that would have better served to bring out the strength of the bonds that unite our great fraternal organization into one solid indivisible body than these same ill-advised attacks. Foresters everywhere personally resented the aspersions cast upon their officers, as being attacks upon the I. O. F. itself. Everywhere the greatest activity prevailed in the subordinate courts, and the applications for membership, which in January, 1892, amounted to 1,195, increased to 1,736 in February, and rose to 2,513 in March, or a total of 5,105 in three months.

The Order was started on its way in the British Isles, as already noted, in 1892. When instituting the High Courts of London and of Mid-England I had the honor of presenting an address which may be of interest to some of you, and therefore I have incorporated the same herein, as recently revised, as follows:—

ADDRESS BY ORONHYATEKHA, M.D.,

SUPREME CHIEF RANGER,

ON THE OCCASION OF THE INSTITUTION OF THE HIGH COURTS OF LONDON AND
MID-ENGLAND, 4TH MAY, 1893.

It becomes my pleasant duty at this time to perform the ceremony of instituting the High Court of our noble Order in the Old World. I need not say that when I look into the faces of the members of the Order who are

present to assist me in this work, I experience a profound satisfaction in having the privilege of performing this duty, feeling sure, as I do, that the brethren who will be selected to take charge of the affairs of the High Court will not only faithfully guard the interests of the Independent Order of Foresters, but that they will discharge their duties as officers of the High Court, with zeal, prudence and fidelity. Before proceeding to the special work for which this convention was called, I desire to make a few observations on the foundation principles of the Independent Order of Foresters.

The aim of the founders of the Order was primarily to bring the benefits of insurance, to a very limited degree it is true, within the reach of the industrious working classes who are to be found in the ranks of the great Friendly Societies. They sought to accomplish this by combining the benefit-giving powers of Friendly Societies with those of Insurance Corporations, and secure for the membership of the Order all those benefits which may be obtained in the two systems, and at such cost as to bring them within the reach of working men. At the beginning, only \$1,000 was provided for as the insurance benefit, to be given to the members of our Order. It must be confessed that the founders of the Order had very little, if any, knowledge of the cardinal principles of insurance, and as a consequence the methods which they adopted for raising the funds wherewith to pay the insurance benefits to the widows and orphans were primitive in the extreme. They arranged that upon the death of a brother a uniform assessment should be levied upon all the surviving members, and from the proceeds of which the insurance benefit should be paid to the beneficiaries of the deceased Forester.

For the protection of the Order in its infancy, a provision was incorporated in the constitution, that the beneficiaries of a deceased brother should not be entitled to more than the proceeds of one assessment, nor in any event to more than one thousand dollars, and as the assessments exacted from surviving members were only ten cents per death, you will find in the records of the Order that the first insurance benefit paid, amounted to only \$143.70, indicating that at the date such death occurred there were only 1,437 members who paid the assessment. This system, crude as it was, continued unchanged till 1879, at which date the insurance benefits were increased by the addition of a two thousand and three thousand dollar class, and by a limited gradation of the rates of assessments to be paid by the membership.

These modifications continued in force till 1881, when the separation between the American and Canadian sections of the Order took place, the American section taking the name of the "United Order of Foresters," while the Canadian section retained its original name, "The Independent Order of Foresters." It was then that the Order was reorganized, and changed from an "Assessment society" to a regular premium-paying Order as it is to-day.

The brethren who undertook this difficult task sought to secure for the membership of to-day, as well as for the membership of a century hence, the insurance benefits at the lowest possible cost consistent with permanency and stability. They, therefore, studied well, not only the statistics furnished by actuaries at various times, but they also examined closely the teachings of insurance history, and they came to the conclusion that the figures of actuaries were modified by certain conditions which were invariably present in well-regulated companies, and that by reason of such modifications insurance benefits could be legitimately furnished by a society like the Independent Order of Foresters for a much less sum than is usually charged by Old Line Insurance Companies.

With your permission, I will point out some of these conditions that induced the brethren who were acting with me to depart from the figures given by actuaries, and adopt those which are given in our tables at the present time.

THE THREE PREMIUM ELEMENTS.

The premium rate of every insurance company, as you know, is made up of three elements, viz., the mortality, the expense, and the reserve element, which, when added together, represent the "gross" or office premium, and is claimed to be the minimum amount which an insurance company ought to charge as annual premiums in order to be safe and permanent. The mortality element is based upon the tables of actuaries, and does not vary to any material extent among the various companies. The reserve element, however, may vary somewhat, being modified for instance by the rate of interest on which the calculations are based, some taking 4 per cent., others $4\frac{1}{2}$ per cent. as the standard. The expense element is one in which considerable variations take place in different companies, being indeed dependent upon the system pursued in the search for new business, and on an economical management generally. I may observe in passing that when applying for our Act of Incorporation the Superintendent of Insurance for the Dominion of Canada was constrained to admit that *the expenses of the Independent Order of Foresters have been reduced to a minimum.*

The subjoined table shows these elements in a whole life policy for one thousand dollars, based on the "New Actuaries" or "Actuaries (H^o) Table" of Mortality, and 4 per cent. as given by Mervin Tabor, one of the most eminent of American actuaries, and author of the "Three Systems of Life Insurance." These three elements added together, as in the fourth column, represent the amount that is generally charged by the Old Line Companies as annual premiums at the respective ages given in

TABLE No. 1.

AGE	Reserve Element.	Mortality Element.	The two Elements make the Net Premium.	Expense Element.	The three Elements make the Gross Premium.
18	8 5 54	8 6 81	812 35	8 4 12	816 47
19	5 76	6 88	12 64	4 22	16 86
20	5 98	6 97	12 95	4 32	17 27
21	6 20	7 07	13 27	4 43	17 70
22	6 48	7 18	13 61	4 54	18 15
23	6 74	7 22	13 96	4 66	18 62
24	7 02	7 31	14 33	4 78	19 11
25	7 31	7 41	14 72	4 91	19 63
26	7 61	7 52	15 13	5 04	20 17
27	7 92	7 64	15 56	5 18	20 74
28	8 25	7 76	16 01	5 33	21 34
29	8 59	7 89	16 48	5 49	21 97
30	8 95	8 02	16 97	5 66	22 63
31	9 34	8 15	17 49	5 83	23 32
32	9 72	8 32	18 04	6 01	24 05
33	10 13	8 49	18 62	6 20	24 82
34	10 50	8 73	19 23	6 40	25 63
35	11 04	8 83	19 87	6 62	26 49
36	11 53	9 01	20 54	6 85	27 39
37	12 07	9 19	21 26	7 09	28 35
38	12 62	9 40	22 02	7 34	29 36
39	13 22	9 60	22 82	7 61	30 43
40	13 88	9 82	23 68	7 89	31 57
41	14 54	10 05	24 59	8 19	32 78
42	15 25	10 30	25 55	8 52	34 07
43	15 95	10 64	26 59	8 86	35 45
44	16 63	11 05	27 68	9 23	36 91
45	17 31	11 54	28 85	9 61	38 46
46	17 97	12 11	30 03	10 03	40 11
47	18 64	12 75	31 39	10 46	41 55
48	19 33	13 44	32 77	10 93	43 69
49	20 06	14 17	34 23	11 41	45 64
50	20 78	15 00	35 78	11 92	47 70
51	21 53	15 89	37 42	12 47	49 89
52	22 29	16 86	39 15	13 06	52 21
53	23 08	17 92	41 00	13 66	54 66
54	23 90	19 05	42 95	14 32	57 27

I may be permitted, in passing, to point out to you that old line companies, as will be seen from the above table, collect from their policy-holders for the "expense element" about an average of 25 per cent. of the gross premiums received. Some companies spend much more than this, and in that case, of course, they use portions of the "reserve element" for purposes of management expenses. For instance, "The Confederation Life" expended in 1891 for commissions and dividends 24.77 per cent. of its total premium income, including receipts for annuities. "The Sun Life" expended 27.24 per cent., while the "Citizens" expended, not reckoning what it paid for "interest," no less than 76.41 per cent., and the "North American Life" 30.77 of total premium income. The experience of the British Companies is very like that of our Canadian Companies. As, for instance, the "British Equitable," in 1892, expended for commissions and management expenses 28.35 per cent. of its premium income; the "Colonial Mutual" in 1891 used 29.06; the "London, Edinburgh and Glasgow," in 1891, used 43.90; while the "London Amicable" appropriated in 1889 55.58 per cent., in 1890

65.96 per cent., and in 1891 52.60 per cent., or an average during the three years of 58.04 per cent. of its total premium income. You will find in the returns and reports of some companies that the actual expenditure for management expenses is given at considerably less than 25 per cent. of the premium income. In some instances this expenditure is placed as low as 10 per cent. I must remind you, however, that it does not matter whether the actual expenses paid be less or more, the companies *invariably collect about 25 per cent. of the total premiums for purposes of management expenses.* Of course, this would not be so objectionable if the companies in giving surrender values always took into consideration the excess of the "expense element" received by them year after year from their policy-holders.

In an address like the present, there is neither time nor space to do more than refer to the mortality tables. However, if one desires fuller information on the subject, it can be found in the chapter on Mortality Tables in the history of the Independent Order of Foresters. For our purposes it will be sufficient to give the figures of the "Combined Experience Table"—the table on which the rates of our Order are based—and those of the "American Experience Table," the "Actuaries' (H.M.) Table," (on one or the other of which most of the old line companies' premium rates are based), and the "Meech Table" (30 American offices), giving the cost of risk at each age from 18 to 54 years, the limits laid down in our constitutions and laws for admission to our Order. A study of these tables will show that the "Combined Experience Table" is probably the best all-round table for a society like ours to adopt for determining the ratios of the rates to be paid by the members. The following are the four tables referred to :

TABLE NO. 2.

THE MORTALITY TABLES, SHOWING ANNUAL COST OF RISK FOR \$1,000.

Age.	The Combined Experience Table.	American Experience Table.	Actuaries' (H.M.) Table.	Meech Male Table (30 American offices).
18	\$7 13	\$7 73	\$4 79	\$6 68
19	7 21	7 76	5 74	6 72
20	7 29	7 80	6 83	6 76
21	7 38	7 85	6 72	6 81
22	7 46	7 91	6 84	6 86
23	7 56	7 96	6 76	6 91
24	7 67	8 01	6 64	6 97
25	7 77	8 06	6 63	7 03
26	7 89	8 13	6 68	7 11
27	8 01	8 20	6 90	7 19
28	8 14	8 26	7 17	7 27
29	8 27	8 34	7 47	7 38
30	8 42	8 43	7 72	7 48
31	8 58	8 51	7 92	7 60
32	8 75	8 61	8 10	7 73
33	8 92	8 72	8 28	7 87
34	9 09	8 83	8 50	8 03
35	9 29	8 95	8 77	8 21
36	9 48	9 09	9 11	8 39
37	9 69	9 23	9 46	8 59
38	9 91	9 41	9 78	8 83

TABLE NO.2.—Continued.

Age.	The Combined Ex- perience Table.	American Experi- ence Table.	Actuaries' (Hm.) Table.	Meech Male Table (30 American offices.)
39	\$10 13	\$ 9 19	\$10 03	\$ 9 08
40	10 16	9 79	10 31	9 36
41	10 61	10 01	10 49	9 65
42	10 89	10 25	10 73	10 00
43	11 25	10 52	11 13	10 35
44	11 70	10 83	11 46	10 76
45	12 21	11 16	12 00	11 29
46	12 84	11 56	12 94	11 69
47	13 52	12 10	13 76	12 23
48	14 26	12 51	14 44	12 81
49	15 06	13 11	15 22	13 46
50	15 94	13 78	15 95	14 17
51	16 90	14 54	16 67	14 95
52	17 95	15 39	17 65	15 81
53	19 09	16 33	18 60	16 75
54	20 31	17 49	19 73	17 78

If we study the figures of these tables, we will readily understand the basis of the "mortality element" in the premium rates of insurance companies. We may observe, in passing, that there are now two recognized methods for arranging the premium rates of companies. The one is to charge the cost of risk from year to year without loading for the "reserve element." Under this method the premium rates increase from year to year as the policy-holder grows in age. This method has been adopted, in recent times, by a few companies, and they are usually known as "natural premium" companies.

"LEVEL PREMIUM" COMPANIES.

The other method, which is almost universally in vogue among old line companies, is to load the "mortality element" with the "reserve element," in which case the policy-holder at the beginning, and for some years after, pays a much larger sum for his insurance than the estimated cost to carry 'he same, while in later years of his life he pays somewhat less than the estimated cost. By reason of the fact that under this method the premium rates do not increase, but remain the same from start to finish, the companies adopting it have been called the "level premium" companies. You can readily understand how under such a system insurance companies make large profits on all policy-holders who permit their policies to lapse or become forfeited within the first few years. When, however, constructing a table of rates for insurance companies, actuaries assume that there will be no lapses, but that every policy-holder will keep his policy alive till it matures, and no account, therefore, is taken by them of the gains accruing to companies by reason of the lapses which are constantly occurring in all companies. In theory, no doubt, this is strictly correct, and speaking from an actuarial standpoint no company can be considered safe unless it requires a sufficient sum from each policy-holder in the way of premiums to enable it to accumulate therefrom a sum equivalent to the face of the policy, by the time the expectation of life is reached, and as it is not thought desirable in the

Meech Male Table
(30 American offices.)

\$6 68
6 72
6 75
6 81
6 86
6 91
6 97
7 03
7 11
7 19
7 27
7 38
7 48
7 60
7 73
7 87
8 03
8 21
8 39
8 59
8 83

great majority of cases, as already stated, to increase the premium rates from year to year, a sum is added to the cost of risk, as laid down in the actuaries' tables, so as to make a certain even sum which the policy-holder is required to pay from the beginning of the life of his policy till maturity. This addition to the cost of risk is called

"LOADING FOR THE RESERVE,"

and is equivalent to the "reserve element" in a premium. Thus, according to the "Actuaries (H^M.) Table," at 25 years of age, the cost of risk for \$1,000, as adjusted by Mervin Tabor, at 4 per cent. is only \$7.41, but to this is added \$7.31 as the "reserve element," making a total of \$14.72, as the proper "net premium," which ought to be paid at that age, and when the "expense element" of \$4.91 is added, we get a total of \$19.63, as the "gross premium" rate charged under this method for a man taking out a policy in his 25th year. Most old line companies rate their applicants at "next birthday," so that the rates above quoted would be for a man 24 years of age.

It will be seen from this, that every policy-holder in the ordinary insurance company is required to pay to the company during his first years of connection therewith, far in excess of the estimated cost to the company to carry his risk, by reason of the fact that the "reserve element" will not be required by the company to pay any part of the cost of risk till years afterwards. It is true, of course, that if a policy-holder live till his expectation of life, he will reach a period when the payments which he makes to the company will be less than it will cost to carry his risk at that age. As a matter of fact, however, according to the "Actuaries (H^M.) Table," the cost of risk does not exceed the "net premium" of \$14.72 mentioned above till twenty-four years afterwards, or till the policy-holder has reached his 49th year, when the cost of carrying his risk reaches \$15.22, and it is not till then that any portion of the "reserve element" which the company has been collecting for 24 years is required to be used by the company to carry the risk.

Every policy-holder, therefore, who enters a company when twenty-five years of age, and who pays the premiums usually required by old line companies at such an age, contributes to the treasury of the company for the "mortality element" and "reserve element" alone, \$45.41 (Tabor's adjustment), during the first three years of his connection therewith, to which there must be added before you ascertain the whole burden of carrying the policy, \$15.13 for the "expense element," while the actuarial estimate of the cost "Actuaries (H^M.) Table" of carrying the insurance during the three years, as adjusted by Tabor, is only \$22.57, thus yielding the company a clear profit of \$22.84 for each and every one of such policy-holders, out of the premiums paid at that age, and this without taking into account the \$15.13 additional, which is the sum usually apportioned by companies for management expenses, and out of which considerable more profits are made by some companies at least.

For a period of five years the actuarial estimate of the cost of this same in-

insurance would be \$38.22, but a company would collect therefor, in addition to the "expense element," the net premiums of \$77.90 (Tabor's adjustment), thus making a profit of at least \$39.68.

For a term of ten years the actuarial estimate "Actuaries (H.M.) Table" as per Tabor of the cost of insurance, without taking into account the "expense element," amounts to \$79.93, but an old line company would collect the "net premiums," which would amount to \$168.25, thus taking in excess of the actuarial estimate of the cost of carrying the risk, the sum of \$88.32, without taking into account the interest on the accumulations during the ten years, nor of the "expense element" of \$56.05. The subjoined analysis showing the proportions of the premiums on a \$10,000 policy, allotted to each "element," during twenty-five years, will show at a glance the immense sums that are paid by the insured for the "reserve element," and which are seldom required for purposes of legitimate insurance, so far as a large proportion of the insured are concerned. In the illustration we have taken, it will be observed that the policy-holder not only pays the cost of his insurance from year to year, amounting at age thirty to \$80.20, and increasing till at age fifty-two it amounts to \$168.60, but also pays yearly \$56.60 for management expenses. In addition to all this, he is required to pay for the "reserve element" a certain yearly sum, beginning with \$89.50, at age thirty, and ending at age fifty-two with \$1.10, amounting in the aggregate, compounded at 4% interest, to \$2,528.60.

For what purpose is this large additional sum, over and above the cost of insurance and a most liberal allowance for management expenses, required of policy-holders. It is said that it is to enable the company to carry the risk without increasing the premium rate of \$226.30 when at age fifty-three (being the 24th year of the life of the policy) the mortality and expense elements together amount to \$9.50, and at age fifty-four to \$20.80 more than the yearly premiums, and therefore these deficits have to be taken from the reserve fund previously accumulated in order to make up the yearly premium of \$226.30. No consideration however is given to the fact, as shown in Table No. 4, that the duration of policies average only from 5.64 years to 9.12 years.

ANALYSIS OF THE PREMIUMS PAID DURING 25 YEARS.

ON A WHOLE LIFE POLICY FOR \$10,000.

AGE AT ENTRY 30 YEARS.

Age.	Mortality Element.	Reserve Element.	Expense Element.	Total Annual Premium.
30	\$80.20	\$89.50	\$56.60	\$226.30
31	81.50	88.20	56.60	226.30
32	83.20	86.50	56.60	226.30
33	84.00	84.80	56.60	226.30
34	87.30	82.40	56.60	226.30
35	88.30	81.40	56.60	226.30
36	90.10	79.60	56.60	226.30
37	91.60	77.80	56.60	226.30
38	94.00	75.70	56.60	226.30
39	96.00	73.70	56.60	226.30

ANALYSIS OF THE PREMIUMS PAID DURING 25 YEARS—*Continued.*

Age.	Mortality Element.	Reserve Element.	Expense Element.	Total Annual Premium.
40	98 20	71 50	56 60	226 30
41	100 50	69 20	56 60	226 30
42	103 00	66 70	56 60	226 30
43	106 40	63 30	56 60	226 30
44	110 50	59 20	56 60	226 30
45	115 40	54 30	56 60	226 30
46	121 10	48 00	56 60	226 30
47	127 50	42 20	56 60	226 30
48	134 40	35 30	56 60	226 30
49	141 70	28 00	56 60	226 30
50	150 00	19 70	56 60	226 30
51	158 90	10 80	56 60	226 30
52	168 60	1 10	56 60	226 30
53	179 20	- 9 50	56 60	226 30
54	190 50	-20 80	56 60	226 30

Such facts as these, especially when taken in connection with the "medical selection," seemed to us, when reorganizing the Order, most important factors in considering what was the actual cost of insurance. When we found that it took nearly a *quarter of a century* for a policy-holder to reach the line of demarcation when the premiums exacted by old line companies became less than the mortality and expense elements added together, and therefore the accumulations of the "reserve element" were not required to be used till then, we came to the conclusion that, in view of the facts disclosed in table No. 4, as to the average duration that policies were kept alive, we could safely leave the "reserve element" in the hands of our membership to be called for when actually needed. We observed that in constructing the "Combined Experience Table," the actuaries found the average life or duration of the policies in the seventeen British offices was only 8.50 years, and that the average of the life of the policies brought under observation, in constructing the "New Actuaries" or "Actuaries' (H^M) Table," was only 9.12 years, while the tables of rates were based on the assumption that all policies would be kept in force on an average *thirty years* or over. When we remember that the foundation principle of the Independent Order of Foresters is to *furnish protection to its members at cost* whatever that may be, and when we take into consideration the fact that the membership of active companies are being constantly renewed with fresh and presumably with young lives, we can understand how the rate of mortality in a society like the I.O.F. may be, for an indefinite time, kept far below the estimated rates laid down in the various standard tables of mortality. But these were not the only considerations that forced the conviction upon us that the assurance benefits of the Order could be given at the figures laid down in our Constitutions and Laws.

Continued

Total Annual
Premium.

226 30
226 30
226 30
226 30
226 30

226 30
226 30
226 30
226 30
226 30

226 30
226 30
226 30
226 30
226 30

with the "medical se-
important factors in
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the line of demarca-
became less than the
efore the accumula-
used till then, we
in table No. 4, as to
uld safely leave the
be called for when
'Combined Experi-
tion of the policies
that the average of
structing the "New
ers, while the tables
uld be kept in force
that the foundation
ish protection to its'
e into consideration
being constantly re-
ve can understand
be, for an indefin-
the various standard
erations that forced
the Order could be
aws.



DAN. A. ROSE, D.S.C.R.,
BUSINESS MANAGER "INDEPENDENT FORESTER."

EFFECT OF MEDICAL SELECTION.

Another factor presented itself to us, equally important in its bearing upon the question of the actual cost of insurance, and that was the effect of medical selection. We found that during the first five years' experience with a given number of policy-holders, the cost of insurance did not by any means amount even to the estimates given by actuaries; in other words, that instead of it costing a company during the first five years, the actuarial estimate of \$34.85 according to the "Actuaries' (H^m) Table," or \$40.68 according to the "Combined Experience Table," to carry the policy of a man taking \$1,000 at his 25th birthday, it would cost only about one-half of that sum, or about \$20.00, thus still further increasing the profits of the company. Our own experience in this respect confirms that of other companies and societies, as the following will clearly demonstrate.

I. O. F. EXPERIENCE.

In 1888 we initiated 5,573 members, whose average age was about 35 years. We received from them during the first year of their membership \$28,154, out of which we paid for management expenses \$1,407, and for benefits \$9,000, leaving a balance to our credit on the first year's premiums of \$17,747. During the five years ending with the 31st December, 1892, we received from them \$232,034, out of which we paid for management expenses \$11,601, and for benefits \$108,000, making the total disbursements \$119,601, leaving a balance in our hands of \$112,433 out of the small premiums paid to us during the five years by those five thousand odd initiates.

According to the "Combined Experience Table" we should have paid out in insurance benefits during the five years, on account of these members, \$270,290, instead of \$108,000, so that our actual mortality was over 60 per cent. below the expected mortality as laid down in the "Combined Experience Table."

We might observe, in passing, that if we examine the records of the Independent Order of Foresters we shall find that the average duration of the membership of these 5,573 initiates does not differ materially from the average life of the policies involved in the computations connected with the "Actuaries' (H^m) Table."

As a matter of fact out of the 5,573 who joined the I.O.F. in 1888 there were left at the end of 1892 only 4,014, the rest having either died or lapsed, and their places filled by "new blood" fresh from the medical examiner's hands.

It must occur to you that if this process of recording the membership of the I.O.F. goes on indefinitely, and there is no reason why it should not, the rate of mortality in the Order must always be below the rates laid down in the Actuaries' Tables, and that, too, without taking into consideration that the average age of the membership of the I.O.F. is considerably lower than the average age of the policy-holders of the ordinary old line companies.

In 1889 we initiated 6,651 members, and they paid us during the four years ending with the 31st December, 1892, the sum of \$218,944, out of which we paid for management expenses \$10,947, and for benefits \$108,000, leaving a balance at the end of the four years to our credit on their account of \$99,997. According to the figures of actuaries, instead of the above sum of \$108,000 we should have paid out \$255,198.

In 1890 we initiated 10,590 members, and they paid us during the three years ending at the same time \$263,749, out of which we paid for management expenses \$13,187, and for insurance benefits \$120,000 instead of \$301,394, which was the actuarial estimate, leaving us a balance of \$130,562.

In 1891 we initiated 12,356 more members, who paid us for the two years ending with the 31st December, 1892, 191,004, out of which we paid for management expenses \$9,550, and for benefits \$88,000, leaving a balance in our favor of \$93,454. According to actuaries, we should have paid for benefits \$231,922.

In 1892 we initiated 16,134 members, who paid into our treasury during the year the sum of \$37,717, out of which we paid for management expenses \$4,385, and for benefits \$19,000, instead of the actuarial estimates of \$149,884, leaving a balance to our credit of \$64,332. Thus, during the five years, we received from members initiated during that period \$993,448, out of which we paid for management expenses \$49,670 and for benefits \$443,000, leaving a balance to our credit, without taking into account the interest earned, the goodly sum of \$500,778. If, however, we had had the experience laid down in the tables of actuaries, we should have paid out, during these five years, on account of the members we initiated in that time, the sum of \$1,208,678 instead of \$443,000, which would have given us a deficit of \$215,230 instead of the profit which we did make, viz., \$500,778, notwithstanding that we charged our members but a small fraction over the "cost of risk," as laid down in the "Combined Experience Table," and without any loading whatsoever for the reserve.

NEW BLOOD AND LAPSES.

The infusion of "new blood" is another factor which serves to modify the actual cost of insurance. For example, as already stated, we initiated, in 1888, 5,573 members. The mortality rate among them, or among the "persisting members," during the year, viz., 1888, was 1.43 per 1,000. In 1889, it was 3.02; in 1890, it was 4.07; in 1891, it was 5.82; and in 1892, 6.52, or a mean rate of mortality of 4.17 during the five years. But, by reason of the infusion of "new blood," the mean mortality rate among the members initiated from 1888 to 1892, both inclusive, was only 3.20, instead of 4.17; thus very materially reducing the cost of carrying the risks. So long, therefore, as this infusion of "new blood" continues, so long will the actual cost to the Order of carrying its risks be less than is laid down in the table of actuaries, even without any lapses among the membership. But if, in addition to the infusion of "new blood," we have lapses occurring constantly, we shall,

in the course of time, have replaced the old with new members, fresh from the hands of medical examiners. Taking our own experience: In 1892, we had 5,189 lapses, out of an average membership of 37,114, equal to 13.98 per cent., so that, if this same experience continues for the next seven or eight years, we shall practically, by that time, have renewed our whole membership.

The experience, in this respect, of old line companies is the same, and is tersely set forth in the "Pocket Chart," by J. Thomson Paterson, author of the "Fundamental Principles of Insurance," etc.:

TABLE NO. 3.
THIRTY AMERICAN OFFICES' EXPERIENCE.
What becomes of 1 000 policy-holders and \$1 000 000.

Years of Insurance.	Died.	Discontinued.	Amount required for death losses each year.	Premiums paid on each \$1,000 of Insurance.	Number of lives expected to be insured for \$1,000 each, every year, those who die or discontinue being replaced by new ones.
1	6	95	\$ 6,000	\$30,000	1,000
2	8	182	8,600	30,000	1,000
3	9	103	9,000	30,000	1,000
4	10	83	10,000	30,000	1,000
5	10	69	10,000	30,000	1,000
6	11	60	11,000	30,000	1,000
7	11	50	11,000	30,000	1,000
8	12	53	12,000	30,000	1,000
9	11	34	11,000	30,000	1,000
10	12	39	12,000	30,000	1,000
11	12	27	12,000	30,000	1,000
12	13	24	13,000	30,000	1,000
13	14	19	14,000	30,000	1,000
14	14	15	14,000	30,000	1,000
15	14	17	14,000	30,000	1,000
Totals	167	860	\$167,000	\$450,000	15,000

Observe that more than five discontinued for every one that died, and that the average death rate each year for the fifteen years was *only* 11.13 per 1,000, and the *discontinued* 57.33. The original, from which the above is compiled, may be seen on pages 160-61, "System and Tables of Life Insurance," by Hon. Levi W. Meech.

AVERAGE LIFE OF POLICIES.

According to the testimony of that eminent actuary, Sheppard Homans, author of the American experience table of mortality, the average life of American policies was only seven years. If this be true, then the insured lives of companies are always within sight of the medical examiners, because of the constant replacing of the lapsed policies by new risks. That Sheppard Homans was not far from the truth can be established by abundance of evidence from the records of life offices down to the present time.

At the annual convention of the insurance commissioners, held in Denver Colorado, in 1889, W. D. Whiting, actuary and insurance commissioner, of

the State of Maine, read a paper, from which the following is an extract: "THE AVERAGE EXPECTATION OF LIFE IS ABOUT THIRTY YEARS, WHEREAS THE AVERAGE DURATION OF POLICIES IS LESS THAN TEN YEARS."

In a work published by Morice A. Black, Fellow of the Institute of Actuaries, entitled, "The Progressive Policy of the Australian Mutual Provident Society," page 84, there appears the following: "The average age of the policies brought under observation in several of the more important mortality statistics, will be seen from the following table":

TABLE NO. 4.

No. of offices comprising.	Table of Mortality.	Date of Establishment.	Period to which the observations extend.	Average duration of the Assurances in years.	No. of policies or lives embraced in the observations.	
					Policies.	Lives.
17	Combined Experience.	1706 to 1834	1837	8.50	88,905	.....
20	Institute of Actuaries.	1720 to 1845	1863	9.12	.....	140,847
10	Scottish Offices.	1815 to 1843	1863	8.54	115,254	94,740
1	Mutual of New York.	1843.	1873	5.64	..	101,967

EXPERIENCE *versus* THEORY.

No one can study the figures given in tables 3 and 4 without being convinced that the conditions present in *actual experience* are entirely different from those which, according to actuaries, are supposed to exist, and on which they base their calculations in constructing the premium rate tables of the old line companies. Nevertheless in estimating the probable cost of insurance, in spite of the information possessed by them and by everybody having a knowledge of insurance matters, actuaries do not take into consideration that a large proportion of the policies will be kept alive for a few years only, and then allowed to lapse, and the excess of premiums already paid, if not entirely, certainly the greater part, confiscated to the company. Ordinary common sense will tell us that with such confiscations as are indicated in Table No. 4, the actual cost of insurance must be much less than is charged by old line companies.

So, also, when we remember that the average expectation of life is over thirty years (and we know that as the sanitation of countries improves, this average will increase), and that the calculations of actuaries are based on this average expectation of life, we cannot wonder at the enormous profits made by old line companies when we learn from experience that the average duration of the life of policies is less than *ten years*. Indeed, table No. 4 discloses to us the astounding fact that the highest duration of the life of policies brought under observation in constructing the various standard mortality tables referred to therein, was only 9.12 years, while one was as low as 5.64 years. We can also understand in a measure, from the figures

presented to us in table No. 5, showing the enormous sums of insurances terminated otherwise than by death or maturity, why active and well-managed insurance companies are never called upon to use a dollar of the "reserve element" collected by them from year to year from all their policy-holders.

TOTALS OF INSURANCES TERMINATED.

The figures in table No. 5 are taken from J. Thomson Paterson's book, to show the total insurances undertaken by some of the best and oldest American old line companies, and the totals of insurances terminated since organization, as well as the mode of such terminations.

TABLE No. 5.
TOTAL INSURANCES EFFECTED.

Name of Company.	Years in Business.	Total Insurance written since organization to 1st January, 1891.	Total Insurance in force on 1st January, 1891.	Total Insurance terminated since organization to 1st January, 1891.
<i>Etna Life</i>	40	\$ 459,323,259	\$ 117,656,381	\$ 341,666,878
<i>Berkshire Life</i>	39	80,480,404	28,374,563	52,105,841
<i>Connecticut Mutual</i>	44	512,232,683	153,234,742	358,997,941
<i>Equitable, N. Y.</i>	31	1,747,712,238	720,662,473	1,027,049,765
<i>Home Life</i>	31	100,757,131	29,027,638	71,729,493
<i>Massachusetts Mutual</i>	39	196,617,171	68,290,789	133,326,382
<i>Manhattan Life</i>	40	202,941,843	54,500,754	148,441,089
<i>Mutual Benefit</i>	46	490,302,493	172,840,944	317,461,549
<i>Mutual Life</i>	43	1,571,945,866	638,041,180	933,904,686
<i>New England Mutual</i>	47	308,812,020	84,024,809	224,787,211
<i>New York Life</i>	46	1,326,577,568	569,338,726	757,238,782
<i>North-Western Mutual</i>	32	518,978,449	238,908,807	280,069,642
<i>Penn. Mutual</i>	44	184,422,708	90,278,701	94,144,007
<i>State Mutual</i>	44	66,677,396	35,017,051	30,660,345
<i>Union Mutual</i>	41	195,270,892	28,218,753	167,052,139
<i>United States Life</i>	40	158,587,332	36,322,163	122,265,169

MODE AND PERCENTAGE OF TERMINATION.

Name of Company.	Insurance Terminated.		Percentage of Insurance Terminated.		
	By Death and Maturity.	Otherwise than by Death and Maturity.	Death and Maturity.	Otherwise than by Death and Maturity.	Total Percentage.
<i>Etna Life</i>	\$ 42,348,900	\$299,317,978	9.20	65.16	74.36
<i>Berkshire Life</i>	5,831,473	46,274,168	7.25	57.49	64.74
<i>Connecticut Mutual</i>	77,254,373	281,743,588	12.15	56.95	69.10
<i>Equitable Life</i>	80,843,688	946,206,077	4.63	54.13	58.76
<i>Home Life</i>	7,286,632	64,442,861	7.23	63.96	71.19
<i>Massachusetts Mutual</i>	11,545,524	121,780,358	5.78	61.93	67.71
<i>Manhattan Life</i>	19,849,630	128,591,559	9.79	63.35	73.14
<i>Mutual Benefit</i>	59,208,259	258,253,290	12.07	52.67	64.74
<i>Mutual Life, N. Y.</i>	128,919,012	794,985,674	8.84	50.57	59.41
<i>New England Mutual</i>	28,344,626	195,942,585	9.33	63.45	72.73
<i>New York Life</i>	75,926,620	681,312,162	5.73	61.35	67.08
<i>North-Western Mutual</i>	28,004,378	352,065,264	5.40	67.63	73.23
<i>Penn. Mutual</i>	13,115,781	81,028,226	7.11	49.93	57.04
<i>State Mutual</i>	4,335,855	26,323,590	4.60	40.08	44.68
<i>Union Mutual</i>	14,653,978	152,398,163	7.49	78.04	85.53
<i>United States Life</i>	9,134,673	113,130,496	7.02	71.33	78.35

You will see from the figures in the above table, that the experience of old line companies in respect of lapses is similar to our own, and quite in har-

mony with the testimony of eminent actuaries. This being the case, we should naturally have expected that the rates exacted by the old line companies would have been greatly reduced, instead of being continued on a scale so greatly in excess of the legitimate requirements of the business. That their premiums are far in excess of what is required to meet their losses, is a fact amply demonstrated by the figures given in Table, No. 6, which shows the actual experience of some of the larger American companies.

TABLE NO. 6.
EXPERIENCE OF 16 COMPANIES.

Name of Company.	Years in Business.	Total premiums collected since organization.	Total Death Claims and Endowments paid since organization.	Premiums in excess of Claims and Endowments.
Elma Life	40	\$ 94,280,448	\$ 42,348,895	\$ 51,931,553
Berkshire Life	30	14,344,120	5,831,673	8,512,447
Connecticut Mutual	44	164,258,948	77,254,373	87,004,575
Equitable, N.Y.	31	261,768,842	80,843,688	180,925,154
Home Life	31	18,812,112	7,286,632	11,525,480
Massachusetts Mutual	39	30,195,099	11,545,524	18,650,175
Manhattan Life	40	38,219,927	18,849,530	19,370,397
Mutual Benefit	46	132,313,423	59,208,259	73,605,164
Mutual Life, N. Y	48	838,742,358	138,918,012	249,824,346
New England Mutual	47	61,469,993	28,844,626	32,625,367
New York Life	46	245,587,220	75,926,620	169,660,600
Northwestern Mutual	32	84,559,801	28,004,375	56,555,426
Penn Mutual	44	37,372,893	13,115,751	24,257,142
State Mutual	44	12,172,172	4,355,855	7,816,317
Union Mutual	41	31,561,846	14,653,976	16,907,870
United States Life	40	22,163,906	9,134,673	13,029,233

There is but one reasonable explanation to be given of the figures in the above table, especially when taken in connection with the universal testimony of actuaries of eminence as to the periodic rejuvenation, if I may be allowed the term, of companies and societies, and that is, that the old line companies collect from their policy-holders far more than is actually required for insurance purposes. For if you take from the \$1,022,221,213 remaining from the premium receipts after payment of all claims as shown in table No. 6, say \$409,580,927, which is about the proportion of the expense element in the premiums, as the sum required and expended for management expenses, we should still have remaining of the premiums, without including interest earned, the sum of \$612,640,286 in the hands of the above old line companies, represented in table No. 6. Or if we take the experience of three of the best known American old line companies, viz.: The Mutual Life of New York; the New York Life and the Equitable, as shown in their sworn reports on file in the Insurance Department of the State of New York, we will find the following facts in connection with their work for five years, viz.: from 1886 to 1890, both inclusive, they received from their policy-holders, for premiums alone, the enormous sum of \$319,504,425, out of which they paid for claims, including death losses and matured endowments, only \$113,451,821, thus leaving a balance for management expenses and dividends, and for accumulation, the sum of \$206,052,604. If we deduct from the above bal-

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minated since

total Insurance ter-
minated since or-
ganization to 1st
January, 1891.

\$ 341,696,878
52,105,841
338,997,941
1,027,049,765
71,729,493
133,326,382
148,441,089
317,461,549
933,904,686
224,787,211
757,238,782
280,069,642
94,144,067
30,659,439
167,652,130
122,245,169

ON.

age of Insurance
terminated.

Otherwise
than by
Death and
Maturity.

	Total Percent- age.
65.16	74.36
67.49	64.74
56.99	69.10
54.13	58.76
63.96	71.19
61.93	67.71
69.35	73.14
52.67	64.74
50.57	59.41
63.45	72.75
51.35	57.68
67.83	73.39
44.93	61.04
40.06	46.08
73.04	85.53
71.33	78.35

experience of old
and quite in har-

ance the expenses paid, viz. : \$75,531,050, we shall still have left in the coffers of the companies out of the five years' premiums, a balance of \$130,521,554, or a matter of only \$26,104,310 for each company, and this, mark you, was after the companies had been doing business on an average over forty years.

We have taken no note in the above figures of the millions which these companies received during the five years in the shape of profits and interest on the surpluses, or unused portions of the premiums paid to them in previous years by their policy-holders, amounting to the sum of \$78,377,539, which would have paid in round numbers two-thirds of all losses which the companies had to meet during the five years. With such facts in the history of life insurance companies coming under our observation, you can well understand our contention that even the old line companies could very materially reduce the amount they collect from their policy-holders on account of the "reserve element," and still have an abundance wherewith to pay all claims. Indeed, you are aware that there are now several insurance companies in existence which have greatly reduced their premium rates, and yet are able to meet all obligations, and are prospering beyond expectations. These, which may be termed the "modern life insurance companies," have brought their rates down to a point which is not much higher than those of the Independent Order of Foresters; probably not any higher than is entailed upon them by reason of the necessary difference in the "expense element" between them and the I. O. F., due to their not having the "ledge system."

MODIFICATIONS.

Having then in view the profits arising from the medical selection of members, the modifications made by the infusion of new blood, and the effect of lapses, practically renewing the membership of a company before the effect of the medical selection has entirely passed away, I think you will agree with me that we had very strong grounds for concluding that insurance benefits could be furnished to the people of this country, and to the people of every civilized country, not for a time only, but from one generation to another, for very much less than is usually charged by old line companies.

I think further that you will say that we were justified in coming to the conclusion that insurance could be furnished legitimately considerably below the net insurance figures given to us by actuaries in their insurance tables, but just how much less was not an easy problem to solve. After careful consideration of all the circumstances connected with the case, and an exhaustive study of the experiences of insurance companies and of societies, we concluded that, if we collected from our members the amounts laid down in the "Combined Experience Table" at age of entry, with a small per cent. added for expenses, it would be sufficient for all time, and that it would not be necessary to increase these rates as time passed on and the surviving and persisting members increased in age.

In case, however, it should prove that we had under-estimated the actual cost of insurance, and that we should reach a time when the rates charged by us would be inadequate to pay the benefits provided for in our Constitutions, we reserved to ourselves the authority and power to call for extra premiums whenever required. It is due that I should state that, while this reservation was made, we believed that we should never be called upon to exercise the powers given us therein; and, after an experience of nearly twelve years under the new *régime*, we believe this more firmly than ever. During all this time, nothing has occurred in our history to indicate that these estimates were erroneous. On the contrary, as we grow in years, we are strengthened in our views that

THE REAL COST OF INSURANCE IS WITHIN THE RATES OF OUR ORDER.

I am sometimes asked if the reservation of this power does not make the liability of the I. O. F. unlimited? I answer, no. The liability of every Forester is limited, in the first instance, by the cost of our insurance, and, in the second instance, by the duration of a brother's membership; for as soon as a Forester discontinues his membership, his liabilities to the Order terminate. Nor can any more premiums be exacted from him than his due share of the actual cost of insurance.

STRONG CORROBORATIVE EVIDENCE.

Just before sailing from Canada, one of our best and oldest insurance companies, viz., "The Canada Life," held its forty-sixth annual general meeting, and, singularly enough, the statement submitted by the directors furnished one of the strongest corroborative evidences that we have ever had from an old line company as to the soundness of the position of the Independent Order of Foresters upon the question of premium rates.

We find from this statement that the company received in 1892, on premium account, the sum of \$1,719,351.87, and paid for death losses \$633,885; for matured endowments, \$58,000, or a total of \$691,885; and for expense account, \$304,448.17. If we add to this latter \$25,000, paid to the shareholders, we shall have a total of \$329,448.17 paid to carry on the affairs of the company during the year, or nearly two dollars and fifty cents for each dollar paid to the widows and other beneficiaries.

The President, in moving the adoption of the report of the Directors, said, among other thing:

"The income of the year was \$2,344,077, it having been doubled in the last ten years. We paid for death and endowment claims the sum of \$691,885, but the total death claims of the year amounted to \$771,726, the balance of which was awaiting the production of proofs of death or title to discharge the company. While this sum is a considerable one, it is within the amount expected and provided for, although I may mention that besides having, as

the report states, a great many deaths from la grippe and the numerous illnesses by which it was succeeded, we had also an unusual number of deaths from sudden and what may be called uncontrollable causes. For example, ten of our policy-holders for \$42,300 died by drowning and other accidents; two for \$9,000 were murdered, and five for \$13,000 were the unfortunate victims of suicide, making altogether such an amount of loss from such causes as we had not before experienced. Notwithstanding that, however, the year's income from interest was within \$10,000 of the amount of the death claims paid, *leaving, it may be said, after paying expenses and other charges, the year's premium receipts in the company's hands for accumulation.*"

We should have expected from the teaching of actuaries that in companies which were twenty or more years old there would be some indications as to the necessity of collecting the "reserve element" embraced in their premiums. In other words, that the death rate among the policy-holders of such companies would have become so large, by reason of their increased ages, that it would be no longer possible to pay the losses from the premium receipts alone, but that the companies would be compelled to draw on their reserve fund chests to help pay their losses. Instead of which, however, we find here a company which, in its 46th year, was able to pay nearly the whole of its claims, viz.: \$771,726 from the year's income from interest on past accumulations, leaving the entire year's premium receipts, except the small sum of \$10,000, in the company's hands for accumulation.

Whence came the funds from which such a large sum of interest was derived? From the unused portions of the premiums paid by policy-holders in previous years, or, in other words, from that portion of the premiums received by the company in excess of the actual cost of the life insurance which it had furnished, being composed in part of the whole of the "reserve element" it has been collecting during the past forty-six years.

It is sometimes said that the experience of British life companies will not bear out the evidence given by those of Canadian and American old line companies upon this point. Let us take, therefore, the experience of a representative British company, viz., the "Prudential" which was founded in 1848, and therefore now in its 46th year. We find that this great company in 1891 in its ordinary business, that is, exclusive of the "industrial department," received from its policy-holders a premium income of \$7,021,363, out of which it paid for death losses and matured endowments the sum of \$1,883,915, so that this representative company did not require, even in its forty-fourth year, to use any of the "reserve element" to meet its losses, notwithstanding that it had been diligently collecting the same during all the years of its existence. On the contrary, we find that after deducting from its year's premium receipts an additional sum of \$702,138, for management expenses, we shall have left for accumulation the sum of \$4,435,310 out of the year's premium income. Is there a business man in the three Kingdoms, not interested in the company, excepting the actuaries of course, who will not

say that there is room here for some reduction in the charges which the company makes for its insurance? The actual facts are that a company with only *one-half the rates* of the "Prudential" could have paid all claims and all the large management expenses out of its year's premium income, and still have had \$924,627 to carry to "reserve."

If you say I am taking an exceptional year, my reply is that during the five years ending 31st of Dec., 1891, the company received in premium income alone the enormous sum of \$23,186,201. The death losses and endowments paid amounted to \$6,212,795, and the management expenses to \$2,318,829, or a total expenditure during the five years of \$8,531,624, leaving the sum of \$14,654,577 for accumulation out of the five years' premium income. According to the theory of actuaries, in years past when the company was younger, and the average age of its policy-holders lower, its premium income must have been much more in excess of the actual disbursements than it is to-day. In the "industrial section" during the five years the company received, on premium account, the sum of \$82,041,546, out of which it paid for losses \$33,375,219, and for expenses \$33,813,409, or an average of 41 per cent. of its total premium income.

REDUCTION IN MANAGEMENT EXPENSES.

We said a moment ago that the Independent Order of Foresters, by reason of its Lodge system, was able to reduce its management expenses to a minimum. That was another important factor for consideration.

We believe that the Independent Order of Foresters, working on this basis, can reduce the "expense element" below the figures given in table No. 1, fully 75 per cent., and therefore permit of the premium rates in the Independent Order of Foresters being correspondingly reduced below the gross level premium rates exacted by the old line companies, without in the least reducing our benefit-paying powers.

In other words, if Company A. charges say \$31.57 at age 40, as an annual premium for an insurance of \$1,000, and spends say \$7.89 for expenses connected with the policy, while the Independent Order of Foresters can get along with an outlay of only 53 cents for expenses, it follows that the I.O.F. will be just as well off with an annual premium of only \$24.21, as Company A. with its higher premium rate of \$31.57.

Table No. 7 will show us the actual premium incomes and expenditures in three of the best American, three of the best Canadian old line companies, and three leading British Companies, as well as of three Fraternal Benefit Societies, bringing out in bold relief the immense sums that are saved to the members of the societies by reason of the enormous reduction of the "expense element" in connection with the work of the Independent Order of Foresters, and other Fraternal Benefit Societies.

HISTORY OF THE

TABLE NO. 7.

THE EQUITABLE OF NEW YORK.
(Incorporated 1859.)

	Premium Income.	Claims Paid.	Expenses Paid.
1886	\$ 16,272,155	\$ 5,444,330	\$ 3,428,370
1887	19,115,775	6,187,211	4,076,045
1888	22,047,813	7,734,402	4,945,440
1889	25,357,623	8,087,380	6,004,065
1890	29,352,508	9,008,079	7,337,399
Totals	\$112,145,774	\$36,522,071	\$25,791,958

THE MUTUAL LIFE OF N. Y.
(Incorporated 1842.)

1886	\$ 15,694,721	\$ 7,214,680	\$ 3,153,983
1887	17,110,902	8,387,505	3,649,514
1888	19,444,308	9,470,459	4,072,107
1889	23,727,850	9,657,605	6,428,894
1890	27,063,083	10,377,222	7,307,616
Totals	\$102,980,873	\$45,113,561	\$25,412,114

THE NEW YORK LIFE.
(Incorporated 1841.)

1886	\$ 15,160,460	\$ 4,237,873	\$ 3,182,977
1887	17,826,892	5,329,283	4,200,314
1888	20,560,610	6,483,313	4,416,540
1889	24,242,517	7,412,848	5,754,828
1890	26,587,290	8,352,872	6,682,319
Totals	\$104,377,778	\$31,816,180	\$24,326,978

THE CANADA LIFE.
(Incorporated, 1847.)

1886	\$1,077,175	\$402,320	\$310,329
1887	1,157,428	369,366	237,385
1888	1,250,729	422,348	262,326
1889	1,335,755	353,978	253,433
1890	1,542,256	621,120	375,941
Totals	\$6,363,343	\$2,169,150	\$1,428,814

THE CONFEDERATION LIFE.
(Incorporated, 1871.)

1886	\$473,177	\$ 93,636	\$120,671
1887	519,400	113,180	148,741
1888	510,582	142,254	130,802
1889	580,733	134,260	138,287
1890	621,484	127,196	150,058
Totals	\$2,705,436	\$610,526	\$694,559

INDEPENDENT ORDER OF FORESTERS.

503

THE SUN LIFE.

(Commenced Business in 1871.)

1886	\$302,657	\$ 81,729	\$100,780
1887	400,355	97,281	124,020
1888	423,809	100,002	132,421
1889	451,532	113,076	146,808
1890	761,750	122,010	160,230
Totals	\$2,346,103	\$525,198	\$682,268

BRITISH EQUITABLE.

(Date of Formation, 1854.)

1887	\$748,454	\$435,673	\$216,328
1888	749,573	408,303	216,250
1889	721,619	441,506	211,145
1890	694,098	471,531	211,782
1891	679,610	542,720	202,531
Totals	\$3,593,354	\$2,209,823	\$1,058,036

GRESHAM.

(Date of Formation, 1848.)

1887	\$2,874,652	\$1,870,960	\$849,544
1888	2,906,901	2,014,882	750,070
1889	2,927,601	2,042,749	864,422
1890	3,015,133	2,065,199	783,659
1891	3,112,437	1,958,721	785,003
Totals	\$14,836,814	\$9,952,511	\$4,032,707

LONDON AND LANCASHIRE.

(Date of Formation, 1862.)

1887	\$642,285	\$255,563	\$166,070
1888	685,036	255,733	220,571
1889	733,980	291,761	186,106
1890	779,469	373,706	192,861
1891	893,803	412,630	189,426
Totals	\$3,644,673	\$1,589,393	\$965,034

THE ANCIENT ORDER OF UNITED WORKMEN.

(Organized 1867.)

1886	\$3,227,842	\$2,912,957	\$261,408
1887	3,740,188	3,453,287	273,817
1888	4,275,959	3,985,088	311,302
1889	4,575,629	4,149,805	348,989
1890	5,117,386	4,702,157	365,674
Totals	\$20,887,004	\$19,293,294	\$1,561,190

THE KNIGHTS OF THE MACCABEES.

(Organized 1883.)

1886	\$ 39,247	\$ 27,350	\$ 7,914
1887	51,806	37,884	9,911
1888	85,623	71,603	12,288
1889	90,198	73,800	17,728
1890	157,176	131,816	25,675
Totals	\$430,140	\$342,458	\$87,856

THE INDEPENDENT ORDER OF FORESTERS.

(Commenced present system 1881).

1886	\$ 63,554	\$ 28,503	\$ 9,509
1887	107,336	64,037	11,710
1888	145,868	88,754	13,255
1889	228,695	116,788	27,656
1890	343,792	181,847	34,969
Totals	\$880,155	\$479,929	\$97,084

An examination of table No. 7 will disclose a remarkable similarity in the figures of the old line companies, in one respect at least. They all, whether older or younger, collect *from two to three dollars for each dollar* they are called on to pay to the widows and orphans or other beneficiaries of the policy-holders.

THE MANAGEMENT EXPENSES, ETC.

This table shows that the three American companies spent in management expenses and other outgo such as dividends, etc., the sum of \$75,531,050, being 23.64 per cent. of their total premium income. The Canadian companies paid out \$2,815,641, which is 24.66 per cent. of their total premium income, while the British companies expended for this purpose \$6,055,777, being 27.43 per cent. of their premium income. The Independent Order of Foresters, on the other hand, expended for management expenses, not only for its insurance department, and for its "Friendly Society's" branch but also for its trading department, the sum of \$97,084, being 10.91 per cent. of its premium income. *As a matter of fact, only 5 per cent. was taken from the premium income and used for management expenses, the balance of the sum expended for the maintenance and spread of the Order being taken from the revenues derived from the profits of the trading department maintained by us, for the benefit of the fraternal branch of our Order.*

I do not wish you to understand me as saying that insurance companies, in respect of their management expenses, are extravagant: on the contrary, there is every reason to believe that their business affairs are not only ably managed, but are most economically administered, and that the great disproportion in the cost of management between them and us is due to the different modes of carrying on the business.

WHAT IS THE CHIEF EXPENSE ?

It is generally conceded, I think, that the chief expense connected with the business of life insurance is in the getting of new policy-holders. The old line companies are compelled to pay enormous commissions for securing new risks, while the Independent Order of Foresters gets this work done, and done better in every way, through its subordinate courts, at a mere nominal cost.

When the three American companies mentioned in table No. 7 spent in expenses during the five years the enormous sum of \$75,531,050, they carried on their business probably as economically as it could have been done by any old line company, the fault not being in the administration but in the system. The Subordinate Courts of the Independent Order of Foresters are veritable recruiting stations, the vast majority of them being constantly on the alert to secure new business, with hundreds of willing heads devising methods and thousands of willing hands ever ready to execute the plans for increasing "our membership," and generally without fee or hope of reward.

In 1892 the Independent Order of Foresters had over 17,000 applications for membership, 16,135 of which were approved by the Medical Board, and our management expenses, including the sick and funeral department, were \$55,183, whereas twelve old line Canadian insurance companies, exclusive of the "industrial" policies obtained by one of the companies, secured only 15,548 new policy-holders altogether, and their combined management expenses amounted to \$1,148,664. In other words, during 1892 we secured 587 more policy-holders than all the Canadian old line companies put together, at an expense of \$3.42 per member as against \$73.88 per policy-holder of the twelve old line companies. Of course some allowance must be made for the fact that the business on the one hand was in the hands of twelve companies while on the other hand it was done by only one company. The "Canada Life" alone, however, one of the twelve Canadian companies referred to above, spent for management expenses and dividends in 1892 the sum of \$329,448.17.

The expenditure of this immense sum on one year's management expenses and dividends on the part of the "Canada Life" was due largely, as already stated, to the fact that the company had to pay a large sum as commissions to its army of agents for each new policy-holder secured. You are aware also that the expenditure of the "Canada Life" and every such company, in respect of all new policy-holders, continues so long as such policy-holders remain with the company, by reason of the fact that there must be further deductions made from the annual premiums paid, to be handed to the agent as "commissions on renewals."

GREAT DIFFERENCE IN COST.

Table No. 8 will give us at a glance the amount paid out for expenses for each policy or member gained during the five years under consideration by the respective companies and societies, mentioned in the preceding table.

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TABLE No. 8.

(Shows how much was paid for expenses for each policy or member gained over all.)

	1886	1887	1888	1889	1890	Average Cost per Member of Insurance
Equitable Life.....	\$237	\$212	\$260	\$269	\$270	\$249 60
Mutual ".....	351	332	286	269	306	308 80
New York ".....	281	274	266	281	289	278 20
Canada ".....	422	385	379	357	506	409 80
Confederation Life.....	131	265	249	231	174	210 20
Sun Life.....	109	151	240	122	81	140 60
Ancient Order of United Work- men.....	13	12	18	20	18	16 26
The Knights of the Maccabees..	4	6	4	6	23	8 60
The Independent Order of For- esters.....	3	5	3	5	4	4 60

The Old Line Companies' Average \$266 20

Fraternal Benefit Societies' " 9 60

[Note.—The British companies are not included in this table, because we have been unable to get any information as to the number of policy-holders in any of the British companies.]

HOW PREMIUMS CAN BE REDUCED.

The above table indicates to us the possibilities in the way of reducing the premium rates of the old line companies, if only they could secure new policy-holders with as little expense as the Independent Order of Foresters. It must be patent to every one that if, in the five years, the three great American companies had expended only \$15,975,221 instead of \$75,531,050 for management expenses, they could have reduced their premium rates by about 19 per cent. without in the least impairing their financial strength. In other words, even if the rates of the Independent Order of Foresters were placed 19 per cent lower than the ordinary rates of the old line companies, it would still have just as much money with which to pay claims, by reason of its management expenses being so much less than those of the old line companies.

Let us still further illustrate the point under consideration by comparing the Independent Order of Foresters and an old line company, viz., the "Confederation Life," of Canada, which is nearly of the same age as the I.O.F.

OLD LINE COMPANY VS. INDEPENDENT ORDER OF FORESTERS.

Table No. 9 shows the cost during twenty years for an insurance of \$3,000 at death to 4,000 policy holders, 1,000 at each age given, in that excellent old line company, the "Confederation Life," of Canada.

TABLE No. 9.

No. of Policy Holders.	Ages.	Benefits Secured	Cost per Year.	Cost in 20 Years.
1,000	19	(1) \$3,000 at	\$41,400	\$ 828,000
1,000	24	death and	47,550	951,000
1,000	29	nothing	55,500	1,110,000
1,000	34	else.	65,400	1,308,000
Total				\$4,197,000

Table No. 10 shows the cost to 4,000 Foresters of corresponding ages, for the same period, to secure \$3,000 at death, and the *additional benefits* named in the table.

TABLE NO. 10.

No. of Foresters.	Ages	Benefits Secured.	Cost for Admission.	Cost per Year.	Cost for 20 Years.
		(1) \$3,000 Insurance.			
		(2) Free Medical Attendance	\$11,000	\$90,880	\$628,600
1,000	15	(3) \$3 to \$5 Sick Benefits....	11,000	32,980	669,400
1,000	24	(4) \$50 Funeral Benefit	11,000	35,080	712,600
1,000	29	(5) Total and Per. Dis. Be'fit of \$500, \$1,000 or \$1,500.	11,000	37,120	753,400
1,000	34	(6) Fraternal and Social Benefits, etc.....			
				Total	\$2,764,000

WHAT EACH SECURES FOR HIS MONEY.

Thus, during the twenty years, the 4 000 policy holders of the Confederation Life will have paid \$4,197,000 for an insurance only of \$3,000, payable at death, while the 4,000 Foresters will have paid during the same period only \$2,764,000 to secure not only the insurance benefit of \$3,000 at death, but also the following additional benefits, viz. :

No. 1.—Free medical attendance for twenty years.

No. 2.—\$3.00 to \$5.00 per week sick benefits during twelve weeks of any illness during twenty years.

No. 3.—\$50.00 funeral benefits.

No. 4.—\$500, \$1,000, \$1,500 on total and permanent disability.

No. 5.—The social, and fraternal, and educational privileges of the Order.

What is true as to the difference of cost, as well as to the additional benefits secured, between the "Confederation Life" and the Independent Order of Foresters, is true, perhaps, even to a greater extent as between other fraternal benefit societies and any old line insurance company, because the premiums of the Independent Order of Foresters, during the past twelve years, have been sufficiently large to enable it to pay all losses and all management expenses, and accumulate a surplus fund which now amounts to over THREE QUARTERS OF A MILLION DOLLARS.

COMPARATIVE COST.

We might carry out this individual comparison between the "Confederation Life" and the Independent Order of Foresters into another table, which will show the relative management expenses, and the work accomplished by them, for the year 1891.

over all.)

	Average Cost per Member of Insurance
270	\$249 60
306	308 80
280	278 20
306	409 80
174	210 20
81	140 60
18	16 26
23	8 60
4	4 60

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1,308,000
\$4,197,000

TABLE NO. 11.

	I. O. F.	Confederation Life.
Paid for Commissions, Salaries and other Expenses of Officers and Clerks.....	\$20,830 41	\$199,408 51
Paid Rent, Taxes, Medical Fees, Stationery, Postage, &c.	8,324 58	28,066 21
Paid Extension of the Order.....	6,498 05	None.
Total Expenses	\$35,653 04	\$138,374 72
Paid Death Losses, Matured Endowments, and S. and F. Benefits	\$199,035 04	\$123,507 19
No. of New Insurers Secured.....	8,435	1,791

Thus it will be seen that for a little over *one-quarter of the expense* the Independent Order of Foresters secured nearly five times the number of new insurers, and paid some \$75,528 more in money benefits than the old line company.

BRITISH EXPERIENCE.

I have already referred to the statement that the experience of Canadian and American life offices differ so much from British companies that it cannot be taken as a guide when reviewing the business of British offices. It will be found, however, that there are no very great differences between the experience of the Canadian or American and the British old line insurance companies. They afford us pretty nearly the same testimony upon all vital points upon which our brethren relied when re-constructing the Independent Order of Foresters. In proof of which, we find the following as the experience of the "Scottish Life," a company that was formed in the same year that the Independent Order of Foresters was re-organized, and therefore one that can be fairly compared with our Order.

SCOTTISH LIFE.

(Date of Formation, 1881.)

	Premium Income.	Claims Paid.	Expenses Paid.
1887	\$ 92,513	\$ 4,847	\$ 24,591
1888	106,263	12,516	22,848
1889	117,602	21,768	25,166
1890	131,988	27,584	26,133
1891	146,116	35,662	28,246
Totals	\$594,482	\$102,377	\$126,983

You see that this company in its 11th year received for premiums alone the sum of \$146,116, out of which it paid for benefits \$35,662, and for management expenses, \$28,246. For the five years embraced in the table and ending with 1891, the company received for premiums alone \$594,482, out of which it paid for benefits \$102,377, and for management expenses \$126,983. Instead of the \$126,983 expended by this company for management expenses, the Independent Order of Foresters would have required not more than \$29,724, and thus would have saved to its members \$97,259 in expenses during

the five years. When we were laying the foundations of the Independent Order of Foresters we believed that the management expenses of our Order could always be kept a long way below the figures universally prevailing among old line companies, and that we could, therefore, as already stated, lower our premium rates by at least the amount of this reduction in our management expenses, and still have as much money for our policy-holders as the old line companies. There is another point which might be made in reference to the "Scottish Life" in order to fully understand the force of the comparisons herein made, and that is, that the Independent Order of Foresters secured during the five years ending December, 1892, no less than 51,304 new policy-holders at a total cost for management expenses, *including the sick and funeral department*, of \$166,639, while the Scottish Life issued only 1,579 new policies during the same period, at a cost of \$140,651, or at the rate of \$89.07 per new policy-holder, as against \$3.24 per new member in the Independent Order of Foresters. Take another British company for illustration, viz., the "Economic," formed in the year 1823. During the five years this company issued 3,559 new policies, and spent for management expenses and "other outgo," \$1,023,383, or \$399.89 for each new policy-holder it secured.

SURRENDER VALUES.

We are sometimes asked whether we give surrender values in the event of members dropping out after being with us for, say, ten years, as do the old line companies. Certainly not, and there is no reason why we should, because of the fact that we collect from our policy-holders, joining, say, at age 25, during the ten years, only \$80.40 as premiums on an insurance of \$1,000. This \$80.40 received by us in premiums during the ten years, if compounded at 4 per cent. interest, would amount at the end of the term to \$100.38. According to the "Combined Experience Table," the cost of carrying \$1,000 for ten years is \$83.84, which if similarly compounded at four per cent. interest would amount at the end of the term to \$104.08, so that, as a matter of fact, we have collected from our policy holders less than the estimated cost of insurance as laid down in this standard table. We have, therefore, earned the whole of the premiums paid to us, and consequently we are under no obligation to return any portion of the moneys received. But how is it with the insurance companies? Let us take the "Royal," a first-class British company, for an example; any other company would do as well. This company charges, at 25 years of age, for a whole life policy without profits, an annual premium of \$19.50 for an insurance of \$1,000 payable at death, which would amount to \$195.00 at the end of the ten years. This, if similarly compounded at 4 per cent., would amount at the end of the term to \$243.47. I have not the "cash surrender" figures which the "Royal" would pay on a non-participating policy, but it is stated the "Royal" would pay at the end of ten years on a "participating" policy the sum of \$67.89. If we take this sum as the surrender value which the "Royal" would pay on a

Confederation Life.

\$109,408 51
25,906 21
None.

\$138,374 72

\$123,507 19
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non-participating policy it would make the net cost of the insurance \$175.53 as against \$100.38 in the I. O. F. So that a Forester giving up his policy at the end of ten years without any surrender value would be better off by \$75.20 than a policy holder in the "Royal," after having been paid the surrender value allowed by that company.*

MORTALITY IN COUNTRIES.

Let me direct your attention to one other subject, and then I am done. It is to the actual rate of mortality experienced by some of the older insurance companies and friendly societies, as well as to the rate of mortality in certain cities and countries, and from which we can deduce approximately the death rate we may expect eventually to have among the members of our Order.

TABLE No. 13.

Showing the death-rate per 1,000 in certain companies, societies, cities and countries.

	YEARS OLD.	DEATH RATE PER 1,000.
Equitable of New York.....	33	12.23
Mutual Life of New York.....	44	13.15
New York Life.....	42	14.13
Canada Life.....	45	9.82
30 Old Line Life Companies doing business in America (for 1891)...		10.17
Ancient Order United Workmen (the whole Order).....	25	10.32
Knights of the Maccabees.....	8	6.91
Independent Order of Foresters (1893).....	19	5.45
Manchester Unity Odd Fellows.....	77	12.00
Ancient Order of Foresters (whole Order).....	146	11.72

[NOTE.—It will be observed that, for the purpose of this comparison, we have assumed that \$1,000 was the equivalent of £200. We have also taken the rates for a whole life "non-participating" policy of the Royal as against the I.O.F. policy, on which the Forester not only ceases to pay premiums at age of 70, but he is also then paid one-tenth of the face of the policy, and, thereafter, at each recurring birthday, an additional tenth is paid, till at age 79 the whole amount assured is in the hands of the member himself. Then, also, the given surrender value that is likely to be paid by the Royal is for a "participating" policy, which must be considerably in excess of the actual sum that the Royal would pay on a "non-participating policy," so that on all the three points named an advantage is given the Royal.

We might have continued to compare the rates of the I.O.F. with the rates of the Royal for a "participating" policy, as was done originally, because of the facts above recited, viz.: that the policy of the Royal was a whole life policy, while that of the I.O.F. may be said to be an endowment policy, the premiums not only ceasing at age seventy, but a tenth of the face of the policy being then paid.

We have not included the entrance fees of the I.O.F., because they are far more than counter-balanced by the Total and Permanent Disability Benefit given by the Order, and for which no account has been taken in this comparison.

It has also been contended, by some, that the Court dues should have been included in the comparison. But one might as well insist that the dues or assessments paid for Sick and Funeral Benefits should also have been included in computing the cost of assurance in the I.O.F. Every Forester well knows that for the Court dues each and every member receives therefor certain privileges and benefits, outside, altogether, of the assurance benefit. The medical attendance benefit, the social and fraternal privileges of the Order, the furnishing of trained nurses in certain cases—all these substantial benefits are paid for out of the Court dues, and therefore it would be wholly unfair to reckon such dues as a part of the cost of the assurance benefit given by the I.O.F. It must be borne in mind that the figures used in these computations were slightly altered by the Supreme Court at its session held in Chicago. The changes, however, do not alter the principle sought to be illustrated in this comparison.]

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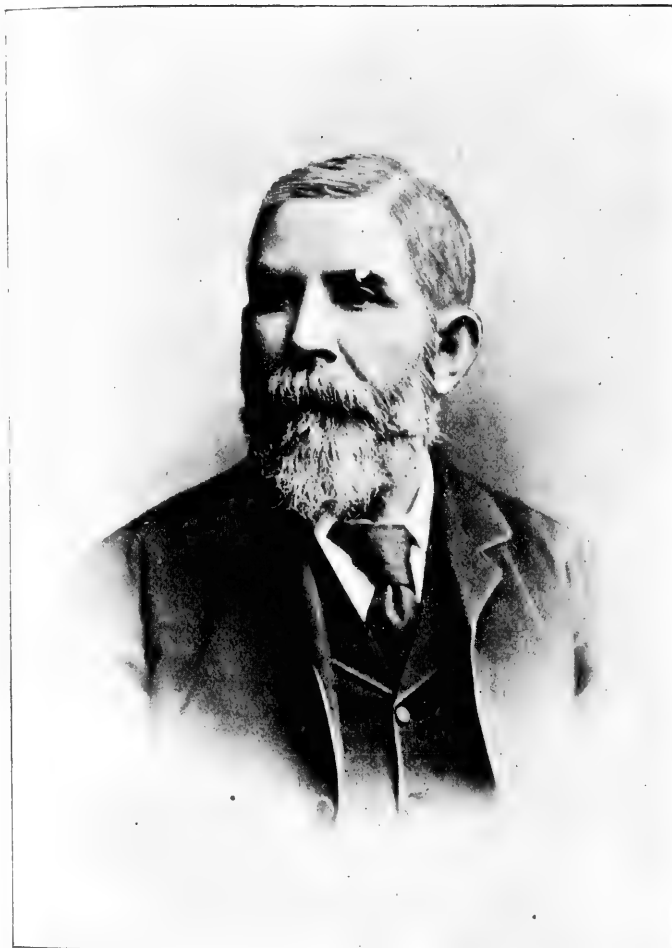
DEATH RATE PER 1,000
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JAS. A. JENKINS,
HIGH CHIEF RANGER, WALES.

DEATH RATE IN 48 CITIES.

Amsterdam	23.7	Detroit	18.1	Montreal	27.6
Antwerp	24.7	Dresden	25.4	Naples	33.1
Baltimore	21.1	Dublin	27.1	Newcastle	21.8
Belfast	28.2	Edinburgh	20.2	New Orleans	22.7
Berlin	27.6	Glasgow	25.3	New York	27.3
Birmingham	18.8	Hamburg	25.4	Nottingham	22.4
Bordeaux	26.7	Hull	22.8	Paris	28.6
Boston	23.5	Leeds	21.6	Philadelphia	16.8
Bradford	21.1	Leicester	21.8	Rome	27.8
Brighton	19.0	Leipzig	26.1	St. Louis	19.3
Bristol	19.6	Liverpool	26.7	San Francisco	18.1
Brussels	23.9	London	21.2	Sheffield	21.6
Buenos Ayres	20.9	Lyons	24.7	Sydney	19.5
Bucharest	24.5	Manchester	25.5	Turin	25.0
Cincinnati	20.2	Marseilles	28.0	Vienna	27.6
Copenhagen	22.1	Melbourne	18.8	Washington	16.2

GRAND AVERAGE PER THOUSAND OF POPULATION..... 23.1
Deduct 40 per cent. being percentage of those who die before they are 25 years of age..... 9.4

Death rate of adult population per thousand..... 14.0

DEATH RATE IN GREAT BRITAIN AND FRANCE.

Years.	Great Britain.	France.	Years.	Great Britain.	France.
1857	21.7	23.8	1867	22.0	22.7
1858	23.0	24.1	1868	22.1	24.0
1859	22.2	27.0	1869	22.8	25.5
1860	21.4	21.4	1870	22.8	28.3
1861	21.5	23.2	1871	22.6	....
1862	21.5	21.7			
1863	23.0	22.5	Grand Average...	22.40	23.70
1864	23.8	22.8	Less 40 per cent....	8.96	9.48
1865	23.3	24.3			
1866	23.5	23.3	Average rate ..	13.44	14.22

From this table I think we are fairly entitled to conclude that so long as any society is reasonably active in replacing, with new and especially with young blood, its deaths and lapses, so long that society may expect its death-rate will be kept within reasonable limits. Indeed, for years and years it may be kept at about 9 or 10 in 1,000, if we may rely on our own, as well as on the past experience of insurance companies, and that of other societies.

DEATH RATE UNDER 13 IN 1,000.

For if the death rate of societies, among them being some of the oldest in the land, has not reached over 13 in 1,000, and if the death rate among the adult population of the cities named above be only 14 in 1,000, and if the death rate among the whole adult population of Great Britain, without selection of any kind, and with no lapses to help reduce the rate of mortality, and without any maximum age limit, be only 13.44 in 1,000, and if to-day \$1,000 could be paid to the beneficiary of every man and woman therein at a cost of only \$13.44, surely there is no necessity for collecting the whole of the enormous sums for the "reserve element," as is done by the old line companies. With such statistics furnished by actual experience, we are, I think, fairly justified in concluding that the death rate among the members of the Independent Order of Foresters, who are so carefully selected, and whose maximum age for admission is 54 years, cannot reach to the disastrous heights pre-

dicted for our edification by representatives of the old line companies, but that we may confidently look forward to have at least as favorable a record as the old line companies quoted herein, whose rates, after half-a-century of business, we find to be under 13 in 1,000.

Believing that in the matter of a low average death rate, the society which has an equitably graded rate of assessments, like that of the Independent Order of Foresters, whose members are united by one treasury into which all pay, and from which all are paid their benefits, and whose risks are scattered over the widest healthy area, will always have the most favorable average rate of mortality, we come to Great Britain to offer to its people the advantages which our noble Order has for 18 years afforded to the people of Canada and of the United States; and, believing further that the Independent Order of Foresters may be made the medium through which incalculable blessings may be brought to many a sorrowing household, especially of the working classes, in the United Kingdom, we ask with confidence the support and co-operation of the philanthropists of this country in our beneficent work.

We do not come to you as adventurers, or as an unknown or an untried organization, but we come to you as a Society with years of successful experience in our own country, and with a reputation for fair and upright dealings that is unquestioned, from one end of our great Dominion to the other. WE COME TO YOU AS AN ORGANIZATION DULY CHARTERED BY THE PARLIAMENT OF OUR COUNTRY. We come to you not empty-handed, but with an overflowing treasury, whose surplus on the 1st of May amounted to the goodly sum of \$665,911. We come to you with a history and an experience of unexampled prosperity, both as to finances and numerical strength, of which any company or society might justly be proud, as the following epitome of the past 12 years demonstrates.

PROGRESS OF THE I. O. F.

Date.	No. of members.	Balance in Bank.	Date.	No. of members.	Balance in Bank.
July, 1881	369	Nil	January, 1890	17,026	188,130 86
January, 1882	1,019	8 3,523 20	" 1891	24,466	283,567 20
" 1883	1,134	2,769 58	" 1892	32,303	408,798 18
" 1884	2,216	13,070 85	January, 1893	43,024	580,597 85
" 1885	2,558	20,992 30	February, "	43,712	607,603 05
" 1886	3,648	31,082 52	March, "	44,704	6 5,425 34
" 1887	5,804	60,325 02	April, "	45,925	648,397 27
" 1888	7,811	86,102 42	May, "	47,419	665,911 40
" 1889	11,618	117,599 88			

The following is the record of our progress since May last :

Date.	No. of Members.	Balance in Bank	Date.	No. of Members.	Balance in Bank.
June, 1893	48,589	8681,269 22	Jan., 1894	54,484	8858,857 89
July, "	50,847	710,562 90	Feb., "	55,149	875,860 06
Aug., "	51,203	745,972 96	Mar., "	56,550	876,239 08
Sept., "	51,772	756,362 06	April, "	58,339	911,820 93
Oct., "	52,001	777,481 66	May, "	59,607	928,707 04
Nov., "	52,446	788,595 00	June, "	60,266	951,571 61
Dec., "	53,317	829,073 40	July, "	62,000	986,434 65

£20,000 DEPOSITED WITH THE BRITISH GOVERNMENT.

As evidence of our *bona fides* we have caused to be deposited with the GOVERNMENT OF THIS COUNTRY £20,000, and have received the necessary OFFICIAL WARRANT OF THE BOARD OF TRADE authorizing us to carry on our business in the British Isles.

Having every confidence in the future of our beloved Order, we have no hesitation in placing the great interests of the Independent Order of Foresters in your hands. We doubt not but that under your management the history of the Independent Order of Foresters in the New World will be repeated in the Old Land.

I come to you clothed with plenary powers from my Executive Council to take such steps as may be necessary to ensure the unbounded success of the Order in this country. I am authorized, if it should be deemed best, to depart from our usual rules and to create for the special consideration of the working classes of this country an insurance benefit of \$500, at such rates as will make it easy for the industrious among them to provide this substantial sum for their dependents, and secure for themselves the exceptional advantages of membership in our Order, as also to offer them an alternative by the acceptance of which they can effectually free them selves from the burdensome payments inseparable from the "industrial system" of insurance companies supposed to be maintained for the special convenience of the working-man.

In constituting the High Courts to-day, we create the machinery with which we can put in force, with greater advantage, that branch of the Order which has been heretofore lying in abeyance. I refer to the Friendly Society branch thereof. The Supreme Court will continue by virtue of its "Warrant" from the Board of Trade to administer the affairs of the insurance department, while the High Courts, which we are about to constitute, with the High Courts of Scotland, of Ireland and of Wales to be constituted next week, can take charge of the Friendly Society branch of the Order, and I doubt not but that the work which we are doing to-day will result in making the Independent Order of Foresters as well and as widely known in this country as it is to-day on our side of the Atlantic, not only for its great work for humanity and its honorable and upright dealings with all, but also for its unparalleled success.

CONCLUSION.

It now only remains for me again to place on record my deep appreciation of the assistance which my colleagues on the Executive have, at all times, rendered to me in my work as Supreme Chief Ranger of this great Order. Harmony in the Executive Council is essential to secure the best results from the efforts put forth, from time to time, to extend the Order's influ-

ence and operations. I think I may fairly claim that good results have followed nearly all our efforts to place the I.O.F. in the first position, as a Fraternal Benefit Society. I have learned to love my colleagues for their zeal for the welfare of our noble Order, and for the loyalty with which they have stood by me, and cheered me and upheld my hands in the discharge of my multifarious and sometimes almost too arduous duties, I have learned to respect and honor them for their integrity and for the wisdom they have always displayed in the consideration of the questions which have been brought before us from time to time, for adjudication. I believe the other members of the Executive will join me heartily when I say that there could be no better nor more efficient Supreme Secretary than our own "John A.," and no better Treasurer than our "little man" Davey.

In conclusion, I pray that the Supreme Ruler of the Universe may guide and direct us in all our deliberations here, so that the legislation of this session many be wise and judicious, and result in the continued and greater prosperity of the Order, which we have all learned to love for the manifold benefits it brings to mankind.

Submitted in L., B. & C.,

ORONHYATEKHA,

Supreme Chief Ranger.

CHICAGO, Illinois, 31st August, 1893.

CHAPTER VI.

THE ORIGINAL CONSTITUTION BY-LAWS AND RULES OF ORDER OF THE M. W. D. COURT
 —THE ENDOWMENT LAWS—THE FIRST ADOPTED IN 1875 AND AMENDED IN 1877—
 THE SECOND ENDOWMENT LAW ADOPTED IN 1878—THE THIRD ADOPTED IN 1879—
 THE FOURTH BY THE RE-ORGANIZED SUPREME COURT IN 1881.



HE first three endowment laws to be found in this chapter were adopted under what may be termed the American Supreme Court, and the fourth was formulated after the re-organization of the Supreme Court in 1881, and forms the basis of our present benefit laws.

As will be seen under the first and second law, each surviving member was called on to pay 10 cents on the death of a member in good standing. The aggregate of these contributions, to the extent of \$1,000, formed the benefit payable to the widows and orphans of deceased Foresters; as the beneficiaries were entitled to the proceeds of one assessment only, provided such assessment did not exceed \$1,000, it follows that as the membership of the Order was only 1437 when the first death occurred on the 29th of October 1875, the first widow, Mrs. Ellis, whose portrait appears on page 39, received only \$143.70 on the death of her husband. This death was not given a number, the second death being numbered 1.

The last death which occurred under the law known as the "10 cent Law" was that of Bro. Geo. W. Yost, of Court Ellsworth, No. 16, who died on the 28th D 1879, and whose widow was paid \$1,000. The total amount paid to the widows and orphans under this system was \$254,267.86.

Under the Endowment Law as adopted at the London Session in 1879 up to the time the Americans attempted to change the name of the Order to the "United Order of Foresters," in 1881, and the consequent separation of the Order into two sections, there occurred 173 deaths, to whose beneficiaries there was paid the sum of \$234,000.00. Since the reorganization of the Supreme Court on the 1st July, 1881, to the 1st of Jan., 1895, a period of thirteen and a half years, the I. O. F. has had 1396 deaths, and for which the sum of \$1,707,000.00 has been paid to the widows and orphans of our deceased Foresters. Though our present Supreme Officers take credit only for the amount paid by the Order to Canadians, yet as a matter of fact they might reasonably claim credit in their statements for the whole amount paid by the Independent Order of Foresters since its organization on the 17th of June, 1874, to the present time, which is \$2,195,267.86.

Besides the payments to the widows and orphans of deceased Foresters, the total and permanent disability benefits are chargeable to the endowment fund, and since 1881 no less than 73 brothers have been paid this benefit, amounting altogether to the sum of \$45,500.00, which would increase the total amount paid by our Order to the widows and orphans of deceased brethren to the sum of \$2,240,767.86. This is exclusive of the amounts paid for sick and funeral benefits by the Supreme and Subordinate Courts, which may be estimated at about half-a-million dollars more. The following is the text of the original laws adopted at the foundation of the Order:

PREAMBLE, CONSTITUTION, BY-LAWS, AND RULES OF ORDER OF THE MOST WORTHY
 HIGH COURT OF THE INDEPENDENT ORDER OF FORESTERS OF THE UNITED STATES
 OF AMERICA.

PREAMBLE.

Whereas, it has been found expedient, and of great importance to mankind, to perpetuate those institutions which confer on them great and essential benefit; and we,

the delegates of the Subordinate Courts in the United States of America, in good and regular standing, here assembled, believing that a just and All-Wise Creator intended that no limit should be placed upon His people in the exercise of their natural rights, nor be deprived of any immunity or privilege. He has given us all alike, nor be restrained by any earthly power, beyond that of equality and morality, as taught by those pure-minded patriots in this land, and those humanitarians who have obeyed His Divine Will; therefore, be it enacted, that this, the MOST WORTHY HIGH COURT OF THE UNITED STATES OF THE INDEPENDENT ORDER OF FORESTERS, for the more effectual purpose of binding each other in the bond of one common union, by which we will be enabled to insure a co-operation of action, and of providing for the best interests of our beloved Order, based as it is upon the permanent principles of "Liberty, Benevolence, and Concord," and to secure to ourselves and posterity more effectual blessings which are to be derived from so valuable and beneficial an institution, do ordain and establish the following as the CONSTITUTION OF THE MOST WORTHY HIGH COURT OF THE UNITED STATES OF THE INDEPENDENT ORDER OF FORESTERS.

Done at the city of Newark, in the State of New Jersey, on this 17th day of June, in the year of our Lord one thousand eight hundred and seventy-four.

CONSTITUTION.

ARTICLE I.

This Court shall be known by the name and title of the "Most Worthy High Court of the Independent Order of Foresters of the United States of America," and possesses original and exclusive jurisdiction in Forestry over the States and Territories comprising the Federal Government in the United States. It is the source of all true and legitimate authority in Forestry in the United States of America. All State and Territorial High Courts assemble under its warrant, and derive their authority from it. With it is placed the power to enact such laws and regulations as shall be for the good of the Order in general. It is the ultimate tribunal to which all matters of general importance to the State and Territorial High Courts are to be referred, and its decisions thereon shall be final and conclusive; and with the consent of the State High Court or Territorial High Court, may receive an appeal of a Subordinate Court or District Court from the decision of its High Court. To it belongs the power to regulate and control the work of the Order, and all degrees which may belong thereto; and to fix and determine the customs and usages in regard to all things which concern Forestry in America, or throughout its extended jurisdiction. The High Court has inherent power to establish courts in foreign countries where no High Courts exist. Such Courts shall work by virtue of a warrant granted by this High Court.

ARTICLE II.

The members of this Court shall be the Most Worthy High Chief Ranger; Right Worthy High Vice-Chief Ranger; Right Worthy High Permanent Secretary; Right Worthy High Treasurer; Right Worthy High Senior Woodward; Right Worthy High Junior Woodward; Right Worthy High Marshal; Right Worthy High Conductor; Right Worthy High Senior Beadle; Right Worthy High Junior Beadle; Right Worthy High Chaplain; Right Worthy High Messenger, and the High Representatives from the State, or Territorial High Courts, acting under legal, unclaimed warrants granted by this High Court.

ARTICLE III.

The elective officers shall be the first six named in the preceding article (II.), all of whom shall be elected annually at the stated meetings of this High Court, in October. The balance of the officers named in said Article II. shall be nominated by the Most Worthy High Chief Ranger, and, if confirmed by the High Court, they may be installed at the same time with the elective officers. If, however, any of the above-named officers shall fail to appear to be installed at the time provided, the particular office may be declared vacant, and the High Court may proceed to a new election therefor, if it be an elective office; and if it be an appointed office, then the M. W. H.

Chief Ranger may fill such vacancy by a new appointment as aforesaid. The officers shall attend each meeting of the High Court, and perform such duties as are enjoined upon them by the laws and regulations of the Order, and such as may be required by the presiding officer.

ARTICLE IV.

The W. M. High Chief Ranger shall preside at all meetings of the High Court, preserve order, and enforce the laws thereof. He shall have the casting vote whenever the Court shall be equally divided; but shall not vote on any other occasion. During the recess of the High Court he shall have a general superintendence of the interests of the Order, and make report to the next meeting of his acts and doings in relation thereto; but all his acts and doings must be in accordance with the sanction of the Executive Council, of which he shall be President.

ARTICLE V.

The R. W. H. Vice-Chief Ranger shall support the M. W. H. C. R. by his advice and assistance, and preside when called upon by the M. W. H. C. R.; and in absence of both officers, the High Court shall elect a M. W. H. C. R. *pro tempore*.

ARTICLE VI.

The Right Worthy High Permanent Secretary shall make a just and true record of all proceedings of the High Court, in books provided for that purpose; write all communications of the High Court and Executive Council, to be approved by the M. W. H. C. R.; summon the members to attend at stated and special meetings, keep accounts between this High Court and the respective State and Territorial High Courts, District Courts, and Subordinate Courts under its jurisdiction. He shall read all minutes, petitions, reports, and communications, and perform such other duties as the High Court, the Executive Council, and M. W. H. C. R. may from time to time require. He shall receive for his services such sums of money as the High Court from time to time may determine. All moneys paid to him he shall pay over to the Right Worthy High Treasurer, and take a receipt therefor. He may give an approved bond to the High Court, with two good and sufficient sureties for the faithful performance of his duties, to be approved of by the M. W. H. C. R. He shall make annual report to the High Court of all his transactions.

ARTICLE VII.

The Right Worthy Treasurer shall receive all moneys due to the High Court, pay all orders drawn upon him by the M. W. H. C. R., countersigned by the R. W. H. Per. Sec., and the seal of the High Court attached. He shall lay before the High Court, at its stated meeting in October, a full and correct statement of his accounts. He shall give to the High Court a bond with good and sufficient sureties for the faithful performance of his duties, to be approved of by the M. W. H. C. R.

ARTICLE VIII.

The Right Worthy High Senior and Junior Woodwards shall see that every brother is clothed in regalia before addressing the Chair, and shall take charge of the property of the High Court during the session, and do all other duties required by the M. W. H. C. R.

ARTICLE IX.

The R. W. H. Marshal shall, by order of the M. W. H. C. R., open and close the High Court by proclamation, and obey the M. W. H. C. R. in all lawful commands, in the High Court session and during adjournment.

ARTICLE X.

The R. W. H. Senior and Junior Beadles shall see that every brother is clothed in regalia before entering the High Court, and the R. W. H. S. Beadle shall allow no brother to leave the High Court before giving the pass-word of the day, nor suffer any one to enter before giving the High Court pass-word.

ARTICLE XI.

The R. W. H. Conductor shall, in conjunction with R. W. H. Marshal, take up the pass-words in the High Court sessions, and perform such other services as the M. W. H. C. R. shall require.

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The Right Worthy High Messenger shall obey the instructions of the High Court officers during the session of the High Court.

The Venerable Past High Chief Rangers of this Court shall be admitted to seats in this body, if in good standing in their respective Subordinate Courts, and be entitled to speak upon all questions coming before the High Court, but not to vote, unless they be Representatives.

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Regular Representatives from State High Courts or Territorial High Courts must be Past Chief Rangers in good standing of some Subordinate Court, and must have been elected or appointed by the High Court they represent, and be furnished with a certificate as follows :

This certifies that P. C. R.
has been duly elected (or appointed) High Representative from this High Court of the
State of to the Most Worthy High Court
of the Independent Order of Foresters of the United States of America, for the period
of one year from the date thereof.

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issuing of certificates for the use of travelling brethren, clearances, etc., and the publication, issuing, and the sale of, all forms, rituals (in all languages necessary), lecture-books, etc., for the use of the Order, and of all needful certificates and credentials, necessary publications, etc.; the issuing of Quarterly and Annual Travelling Pass-Books; the manufacture and sale of such regalia, seals, emblems, medals, etc., as agreed upon in form and style by said Executive Council, and the manufacture and sale of all needful and prescribed furniture for the use of the Order, from time to time, as such goods shall be ordered, but all such goods and property above named shall be furnished to the Order at cost price, and only fifteen per centum added to be placed in the treasury of the High Court. And the Executive Council, during the recess of the High Court, shall have and possess equal powers thereof; but their acts, however, shall be subject to appeal to the High Court, and to be legal and binding, must be confirmed by the High Court. The Executive Council must furnish each Subordinate Court annually a balance sheet of all their financial transactions; and make a full annual report of all their doings to the High Court, at the opening of each stated session. The Executive Council shall have power to regulate and describe the secret work or rituals of the Order, the lectures, form-books, mode of initiation, and everything necessary therein, in the first instance; but after that, if approved by the High Court, no alteration or change shall be effected without a five-sixth vote of the members of the High Court in regular stated session. The Executive Council, upon direct authenticated testimony, may suspend or expel any member from the Order, for good cause, subject to appeal to, and approved by, the M. W. H. C.

ARTICLE XVIII.

The High Court shall meet annually on the third Tuesday in October, and on its own adjournment, and *especially* on the call of the M. W. H. C. R., with consent of the Executive Council, and on forty days' previous notice to each Court. The time of meeting shall be 9 o'clock A.M., and in such place as the High Court or Executive Council shall from time to time determine. Special meetings shall be called at the place where the last meeting was held.

ARTICLE XIX.

The revenue of the High Court shall be as follows:

- 1st. Fees for State and Territorial High Court Charters, \$50.
- 2d. Fees for Charters for District Courts, \$40, and Subordinate Courts, working under its immediate jurisdiction, \$30; and such goods given as the E. C. shall determine upon.
- 3d. Dues from Subordinate Courts holding a warrant from the High Court shall pay 10 per centum annually on their gross receipts, at such time as the E. C. shall fix upon.
- 4th. Dues from State or Territorial High Courts, viz., \$25 per annum, for each vote they shall be entitled to in this Court.

ARTICLE XX.

In case of death, resignation, disqualification, or refusal of the Most Worthy High Chief Ranger, to serve, the duties of the office shall be performed by the R. W. High Vice-Chief Ranger until the next stated meeting of the High Court, when an election shall be held for M. W. H. C. R. And in case of the death, resignation, disqualification, or refusal to serve of any other elective or appointed officer, the M. W. H. C. R. shall appoint some qualified brother to perform the duties until the next stated meeting, when an election or appointment, as the case may require, shall be had.

ARTICLE XXI.

Each State or Territorial High Court, working under an unreclaimed warrant granted by this Court, by its Representatives, and every Subordinate Court by its Representatives, may nominate candidates for the respective High elective offices, and a majority of all the votes thus given, *viva voce*, in open High Court, shall be necessary to a choice. When there shall be in existence three Past High Chief Rangers from State or Territorial High Courts, then and thereafter only such candidates shall be eligible to the office of M. W. H. C. R.

ARTICLE XXII.

One-third of the Representatives of the several State or Territorial High Courts and Subordinate Courts shall be necessary to form a quorum for the transaction of business. All questions shall be decided by a majority of the votes given, and every member present shall vote, unless excused therefrom. No Representative shall leave this High Court when in session without leave from the M. W. H. C. R., or be fined \$5 for each offence.

ARTICLE XXIII.

No more than one State or Territorial High Court shall be chartered in any State or Territory. All power and authority in the States and Territories not reserved to this High Court, by this Constitution, is hereby vested in the various State and Territorial High Courts, when founded by this High Court to be defined by the Executive Council.

ARTICLE XXIV.

A journal of the proceedings of this Court shall be kept and published annually, except such as are had in secret session.

ARTICLE XXV.

All voting shall be *viva voce*, and by ayes and nays, as the Court may determine; but if by ayes and nays, one-fifth of the members present must first order it.

ARTICLE XXVI.

No person shall be entitled to admission to the Order except white males of good moral character, and of sound bodily health, who have arrived at the age of twenty-one years, and not exceeding fifty years, and who believe in the existence of a Supreme Being, the Creator and Preserver of the Universe. Each applicant for admission shall be put upon his honor as to his true age. No person shall be admitted as a member of this Order for a less sum for initiation than \$5.

Nor shall any person be admitted a contributing member of the Order who is deaf and dumb, partially paralyzed, or who has lost a leg, arm, or who is suffering from rupture; nor shall any individual be admitted who bears a bad character, who leads a dissolute life, been convicted of felony, frequents bad company, is addicted to repeated intoxication, or is of a quarrelsome behavior. Any member knowingly proposing or recommending a candidate contrary to this law, shall be fined \$2 to the District Fund, if the Court be in a District Court, or to the High Court Fund, if the Court be not in a District Court; and any Court knowingly initiating a person so disqualified, under protest of any member, shall be suspended immediately by the facts being properly communicated to the Executive Council.

ARTICLE XXVII.

SEC. 1. By-Laws in conformity with this Constitution may be made, which shall not be altered or amended unless such amendment be proposed at a stated annual communication, and acted upon at the same session, but not on the day on which it is, offered, and adopted by two-thirds of the votes given.

SEC. 2. This Constitution, and the By-Laws which shall be made in pursuance thereof, shall be the supreme law of the Order, and be binding upon the State and Territorial High Courts, and upon the District Courts, and Subordinate Courts in general.

SEC. 3. All High Courts, District Courts, and Subordinate Courts, shall adopt in the first instance, a code of laws, consisting of a Constitution, By-Laws, Rules of Order, etc., as this High Court shall prescribe, and present a copy thereof to them respectively; and should such Courts desire to amend the same, copies thereof must be immediately transmitted to the High Court or Executive Council for approval.

SEC. 4. This Constitution shall not be altered or amended except by a proposition therefor, made in writing, at a regular annual communication, by one or more Representatives from the different States, which shall be entered on the journal and lie over until the next regular annual communication, when such proposed alteration or amendment may be considered, and if agreed to by a vote of three-fourths of the members present, on a call for the ayes and nays, such proposed alteration or amendment shall become part of this Constitution.

BY-LAWS.

ARTICLE I.

Upon the petition of fifteen persons, praying for a Charter to open a Subordinate Court in a State or Territory where a High Court has not been established, this Court, in session, or the Executive Council, during recess, may issue a dispensation, and the W. M. H. C. R. shall institute the Court, or deputize a Past Chief Ranger in good standing so to do, who shall also deliver to such Court the dispensation, lecture-books, etc., and impart the necessary instruction. The M. W. H. C. R. shall visit such Court at least once a year, or deputize a P. C. R. for that purpose, unless a District Deputy High Chief Ranger is charged with that duty in his district.

ARTICLE II.

Subordinate Courts working under the immediate jurisdiction of this High Court shall transmit to the R. W. High Permanent Secretary, semi-annually, reports containing the same information as is required from State or Territorial High Courts by Article IX. of these laws. The report shall be accompanied by the dues in current money.

ARTICLE III.

Three or more Subordinate Courts located in any State or Territory where a State or Territorial High Court has not been established, having five Past Chief Rangers in good Standing, may petition this High Court, in writing, praying for the Charter of a High Court in such State or Territory, which, if approved by a majority of the votes given, shall be granted; and such High Court shall be instituted by the M. W. H. C. R., or some qualified brother whom he shall deputize for that purpose; *provided*, that nothing contained in this article shall operate to prevent the High Court from entertaining and granting, or instructing the M. W. H. C. R. to grant in the recess the application for a High Charter to any less number of Courts who may regularly petition therefor, and accompany the petition with reasons which shall be deemed satisfactory for such grant, by two-thirds of the members of the High Court at any regular session.

ARTICLE IV.

All applications for High Court Charters must be by a vote of a majority of the Courts within the State or Territory, as follows: When three or more Courts shall agree in the opinion that a High Court will contribute to the general interest, notice thereof shall be given to all the Courts in the State or Territory, inviting them to meet for consultation at some convenient time and place. Each Court shall appoint one or more of its P. C. R's. as representatives, to meet in convention to consider the propriety of applying for a High Court Charter, as well as to determine upon the place for the location of the High Court, both of which questions must be decided upon a majority vote, which majority vote must represent at least three Courts. Each Subordinate Court shall furnish to its Representatives a statement, under seal of the Court, of the number of P. C. R's. in good standing, belonging to it. At the meeting of these Representatives the vote shall be by Courts, and the application shall be in the following form:

To the High Court of the Independent Order of Foresters of the

United States of America:

The petition of..... Court, No. 1..... No. 2.....
No. 3, of..... respectfully represents that at present they work under
warrants granted by your Most Worthy High Body; that at present they have
Past Chief Rangers in good standing. They are of opinion that it would be of advantage to the Order to establish a High Court in the..... They
therefore pray your Most Worthy High Body to grant a Charter for a High Court in
the....., to be located at.....

Witness our hands and seals this..... day of....., 18.....

A. B., Representative of No. 1.
C. D., Representative of No. 2.
E. F., Representative of No. 3.

ARTICLE V.

All necessary travelling expenses of the M. W. H. C. R., or his deputy, to institute a High, District, or Subordinate Court, shall be paid by such Courts instituted.

ARTICLE VI.

Applications for High, District, or Subordinate Courts must be accompanied by the fee for the same, which shall be returned if the Charter is not granted.

ARTICLE VII.

Each State or Territorial High Court shall have a High Seal, an impression whereof in wax shall be sent to the R. W. H. P. Sec., and be deposited in the archives of this High Court.

ARTICLE VIII.

A Copy of the Constitution, By-Laws, Rules, and Regulations of each State, Territorial High Court, District, or Subordinate Court, chartered by this High Court immediately on its adoption, shall be forwarded to this High Court, or Executive Council, for its approval.

ARTICLE IX.

Annual returns shall be made by each State or Territorial High Court, in which they shall give the names of the High Court officers, number of Subordinate Courts, and the aggregate number of members in good standing in all Subordinate Courts, and the aggregate number of initiations, of reinstatements, rejections, suspensions and cause, expulsions and cause, admissions by card, withdrawals by card, of brothers relieved, of widowed families relieved, deaths, amount expended for relief of brothers, amount expended for education of orphans, amount paid for burying the dead, and the whole amount of receipts; forms of which shall be furnished by this High Court. Said returns shall be made to the R. W. H. Permanent Secretary at least one month previous to the annual meeting of this body, and shall be accompanied with the dues thereon, in money current at par in the place where the meeting of this Court was last held.

ARTICLE X.

No State or Territorial High Court, or Subordinate Court which shall be in arrears for money due to this High Court, shall be allowed to vote by its Representative or Representatives; and no Representative shall be entitled to more than one vote in elections for High officers.

ARTICLE XI.

No person at the same time shall hold membership in more than one State High Court, District Court, or Subordinate Court, nor become an honorary member of any Court at any age less than fifty years.

ARTICLE XII.

When a High Court shall have become duly chartered in any State or Territory, all the Courts in said State or Territory working under the Jurisdiction of this High Court, shall thereafter be declared subordinate to, and under the jurisdiction of, the High Court of the State or Territory in which they are located; and no Court situated in one State or Territory can be made subordinate to the High Court of another State or Territory; *provided, however*, that any Subordinate Court working under the immediate jurisdiction of the High Court in any State or Territory, may, at its own request, be made subordinate to any contiguous State or Territorial High Court.

ARTICLE XIII.

No brother can be admitted to visit or deposit his card in any Court out of the State or Territory where he resides, unless he presents a card as furnished under the signatures of the proper officers and seal of the Court of which he is a member, and signed on the margin in his own proper handwriting, and prove himself in the A. T. P. W., and otherwise to an examining committee of two, to their satisfaction that he is a legal Forester; *provided*, nevertheless, a brother may always visit, if introduced by a Regular High Representative or other elective officer of the High Court under whose jurisdiction he wishes to visit.

ARTICLE XIV.

At each annual session, during recess, the M. W. H. C. R., with approval of the W. M. High Court, shall appoint in each State and Territory in which there is not a High Court, an officer to be styled "District Deputy High Chief Ranger," whose duty it shall be to act as the special agent of this High Court in relation to the matters herein specified, namely:

1st. To act for the M. W. H. C. R., and by his direction to perform whatever may have been ordered to be done by this Court in the particular district for which the D. D. H. C. R. may be appointed.

2d. To act as the representative of this High Court, and perform all such matters relating to the Order in his district as the M. W. H. C. R. shall direct, and to obey all special instructions of the M. W. H. C. R., this High Court, the Executive Council, and of the R. W. H. P. Secretary.

3d. To have a general Supervision over all the Subordinate Courts in his district which work under charters granted by this High Court.

4th. To make semi-annual reports of his acts and doings to the M. W. H. C. R.

5th. District Deputy High Chief Rangers shall in no case interfere, as officers of this High Court, with the State or Territorial High Courts when formed.

6th. Each D. D. H. C. R. must be a regular contributing member of a Subordinate Court in his district, and have attained the rank of P. C. R. His office shall hold one year from date of appointment, unless removed for cause by the M. W. H. C. R.; but if appointed to fill a vacancy, then his term shall close at the commencement of the session of this High Court.

7th. The M. W. H. C. R. shall have power to fill, by appointment, all vacancies of D. D. H. C. R.'s, or other High Court officers, that may occur during the recess of the High Court, from death, resignation, sickness, or disability, or other causes; such appointments to be approved of by the Executive Council, and to last until filled by election or otherwise, as provided by law for the election or appointment of such officers. The M. W. H. C. R. may appoint a special D. D. H. C. R. in any county where no D. D. H. C. R. exists, or do so in counties where D. D. H. C. R.'s do exist, upon the consent of the D. D. H. C. R. in his county.

ARTICLE XV.

The Representatives of each High Court, District, and Subordinate Court shall be examined by the R. W. H. P. Sec. as to their qualifications for the office, previous to taking seats in this Body, and on taking their seats, each shall be furnished by the R. W. H. P. Sec. with a copy of the Constitution, Rules of Order, and Laws of this High Court.

ARTICLE XVI.

Each State and Territorial High Court shall furnish its Regular High Representatives with all documents and papers necessary in the discharge of the duties of their office.

ARTICLE XVII.

Each State and Territorial High Court, District Court, and Subordinate Court shall be furnished with a copy of the printed proceedings of this High Court, also with a printed copy of the Constitution, By-Laws, and Rules of the Order of this High Court.

ARTICLE XVIII.

All dues and moneys for this High Court shall be paid to the R. W. H. P. Sec., and by him paid over to the R. W. H. Treasurer, who shall give his receipt for the same.

ARTICLE XIX.

All State and Territorial High Courts and District Courts shall enforce upon their subordinates a strict adherence to the forms furnished by the High Court or Executive Council, and shall be held responsible for any irregularities that they may allow under their jurisdiction. They shall neither adopt, nor use, nor suffer to be adopted or used in their jurisdiction, any other charges, rituals, lectures, degrees, ceremonies, forms of installation, or mode of initiation, or regalia than those prescribed and furnished by this High Court or the Executive Council, or other matters as expressed in the Laws and the Constitution.

ARTICLE XX.

The High Courts, District Courts, and Subordinate Courts under this jurisdiction may open and close their meetings with prayer, in form as prescribed by this body; also such opening and closing odes as the E. C. shall furnish.

ARTICLE XXI.

The Executive Council, in the first instance, shall have power to prescribe suitable regalia for the Order, of all ranks, and at the next session of the High Court, they shall report such form and style; and, if approved by the High Court, the description shall form this article.

ARTICLE XXII.

The A. T. P. W. is primarily designed for the use of brethren who are travelling beyond the limits of the jurisdiction to which they belong; but may also be used in the jurisdiction to which brothers belong who have received it in good faith for said primary purpose; and in order that each brother may be properly instructed in it, and visiting brethren from other jurisdiction be properly examined, the two highest elective officers of a Court are to be privately put in possession of the word at the time of their installation, that they may be qualified to give or receive it. The worthy High Chief Ranger of a State or Territory, and their regular Deputies, should also be in possession of it.

ARTICLE XXIII.

The fiscal year of this High Court shall commence on the first day of August and terminate on the thirty-first day of July.

ARTICLE XXIV.

The Subordinate Courts working under the immediate jurisdiction of this High Court, which fail to make their returns for one year, shall forfeit their charters, and whenever such remissness occurs the M. W. H. C. R. shall take proper measures to enforce the law.

ARTICLE XXV.

No resolution, order, or other action of this High Court shall operate to change, alter, or amend any of these By-Laws, unless said resolution, order, or other action, shall, upon its face, and by its terms, assume to make such change, alteration, or amendment, and shall state distinctly the particular by-laws to be effected.

RULES OF ORDER.

1. The presiding Officer having taken the chair, the officers and members shall take their respective seats, and at the sound of the gavel there shall be a general silence.

2. At the appointed hour the M. W. H. C. R. shall organize the meeting, collect the Q. P. W., and direct the R. W. H. P. Sec. to call the names of the officers. The R. W. H. P. Sec. shall also call the roll of Representatives, who shall rise and answer as their names are called. If a quorum be present, the M. W. H. C. R. will call upon the R. W. H. Chaplain to address the Throne of Grace. The R. W. H. Marshal shall, by direction of the M. W. H. C. R., proclaim the H. C. duly and legally opened.

3. The business shall be taken up in the following order :

4. The R. W. H. P. Sec. will report on the certificates of Representatives, which shall be referred to a special committee of three.

5. The minutes of the last annual meeting and intervening meetings, if any, shall be read and passed upon.

6. The report of the M. W. H. C. R., as to his acts and doings during the recess of this Court, shall be presented.

7. The annual reports of the Executive Council, R. W. H. Per. Sec., and R. W. H. Treasurer shall be presented.

8. The Special Committee on Representatives' certificates shall make their report.

9. Adjournments shall then be fixed upon.

10. The election of officers and their installation. Then the appointed officers and their installations.

11. The M. W. H. C. R. shall announce the following committees, to wit:

Committee on Finance,
Committee on State of the Order,
Committee on Judiciary,
Committee on Legislation,
Committee on Appeals,
Committee on Correspondence,
Committee on Constitutions,
Committee on Petitions,
Committee on Returns,
Committee on High Courts not represented,
Committee on Printing,

each to consist of not less than three nor more than five Representatives; a majority of each committee shall constitute a quorum.

12. Petitions presented, read, and referred.

13. Other communications presented and read.

14. Reports of Special Committees.

15. The above order of business may be dispensed with, and either rule opened at any time, at the discretion of the Court.

16. No motion shall be subject to debate until it has been seconded and stated by the Chair. It shall be reduced to writing at the request of any member.

17. When a question is before the Court no motion shall be received, unless it be to adjourn—to lie on the table—the previous question—to refer—to postpone indefinitely—to postpone to a certain time—or to amend—and the motions just enumerated shall take precedence in the order of enumeration. The first three shall be decided without debate.

18. On a call of Representatives of three States or Territories, a majority of the Court may demand that the previous question shall be put, which shall always be in this form: "*Shall the main question be now put?*" and until it is decided no further debate shall take place, and the vote shall be taken, first, on any amendments that may be pending, and next on the final question.

19. When the reading of any paper or other matter is called for, and the same is objected to by any member, it shall be determined by vote to the Court, without debate.

20. Before putting a question the presiding officer shall ask, "Is the Court ready for the question?" If no member rise to speak, the presiding officer shall rise and put it. While he is putting a question or addressing the Court, no member shall interrupt him, walk out or across the room, nor entertain private discourse, nor speak upon the question.

21. The presiding officer, or any member doubting the decision of a question, may call for a division of the Court; but a division can not be called for after the Chair has announced the result of a vote.

22. No member shall be permitted to speak or vote unless clothed in regalia according to his rank and station, and occupying his seat at the place designated for him.

23. During the progress of a ballot for an officer no motion can be entertained, or debate or explanation be permitted.

24. Every officer and member shall be designated by his proper title or office, according to his standing in the Order.

25. Every member, when he speaks or offers a motion, shall rise and respectfully address the presiding officer; and while speaking he shall confine himself to the question in debate, avoiding all personalities and indecorous language, as well as all reflections upon the Court or any of its members.

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W. R. FRANCIS,
PAST HIGH CHIEF RANGER, IND.



H. W. C. MEYER, Q.C.,
HIGH CHIEF RANGER, NORTH-WEST.

26. Should two or more members rise to speak at the same time, the Chair shall decide which is entitled to the floor. And no member shall interrupt another while speaking, unless to call him to order for words spoken.

27. If a member, while speaking, shall be called to order, he shall, at the request of the Chair, take his seat until the question of order is determined, when, if permitted, he may proceed again.

28. The decision of the Chair on points of order may be appealed from by any member, which point of order shall be reduced to writing and handed to the Chair, and in such cases the question shall be, "Shall the decision of the Chair stand as the judgment of the Court?"

29. No member shall speak more than twice on the same question, until all the members wishing to speak have had an opportunity to do so.

30. When a petition, memorial, or communication is presented, a brief statement of its contents shall be made by the introducer or the Chair; and after it has been read a brief notice of its purport shall be entered upon the journal.

31. Any member may call for the division of a question when the sense will admit.

32. Any member who voted with the majority may call for a reconsideration of the vote at the same session at which it was passed; and if sustained by a majority of all the votes, the reconsideration shall be carried.

33. No matter shall be considered at any morning session until all the committees shall have had an opportunity of presenting reports, in their order of appointment.

34. Any member has a right to protest, and to have his protest spread upon the journal, but it must be couched in proper language.

35. Every member is bound to vote and serve on committees, unless excused by vote.

36. Propositions for the amendment of the Constitution, made in conformity with Article XXV. of the Constitution, may be made and entered on the journal as a matter of course, without any action of the High Court. This rule shall also apply to all reports of standing committees which are hereby required to lie on the table one day.

37. When the report of the Committee on Appeals, or a resolution accompanying the same, is regularly before the Court, and action is being had thereon, the statement of facts contained in the report of the committee and in the record of appeal shall be deemed conclusive, and it shall not be in order to make any statement thereon inconsistent with the facts so stated in such record or report. This rule shall not apply when action is had upon a motion to recommit such report with instructions.

38. When the High Court has, by a vote, determined to adjourn for the day, the M. W. H. C. R., before declaring the body adjourned, shall call upon the chairman of the several standing committees to give any notice they may have with regard to the time and place of meeting of these several committees.

39. From and after the passage of this resolution, all matters affecting the work of the Order shall be referred to the Committee on the State of the Order; all matters of construction of written law shall be referred to the Judiciary Committee; and all matters looking to new legislation shall be referred to the Legislative Committee.

ENDOWMENT LAW, No. I.

ADOPTED AT THE SESSION OF THE MOST WORTHY HIGH COURT HELD AT PHILADELPHIA, PA., OCTOBER, 1875, AND SLIGHTLY AMENDED AT LOUISVILLE, KY., OCTOBER, 1877.

SEC. 1.—In case of the death of a financial member, the sum of *ten cents* per member shall be paid to the person or persons whom the brother shall designate, or in case he does not designate some person, then the nearest of kin, not to exceed \$1,000.

SEC. 2.—On receipt of the notice of a death from the High Per. Secretary, the Court receiving the proper notice shall, by its proper officers, draw upon its Treasurer an

order for the sum of ten cents for every member on its books, not suspended, and forward the same to the person designated by the Court in which the death occurs.

SEC. 3.—The person who shall be designated to receive said money shall, through the Secretary of said Court, forward to the High Per. Sec. a receipt for the same immediately.

SEC. 4.—The trustees of said Court in which said death shall occur, shall upon the payment of the whole of said endowment money, obtain from the person or persons duly entitled to receive the same a receipt in duplicate form, signed by the party or parties receiving the same, one of which said receipts shall be attested by the C. R. and Secretary of said Court, and under the seal thereof, and be forwarded to the High Per. Secretary.

SEC. 5.—The Secretary of a Court wherein a death shall occur, shall, as soon as possible, send to the H. Per. Sec. a certificate signed by him, the C. R. and V. C. R., with seal of the Court affixed thereto, stating the name and residence of the deceased, and that he at that time was entitled to the full rights of a member of such Court, and give the name and residence of the Treasurer thereof, and that he has given ample security.

SEC. 6.—On receipt of such certificates, the H. Per. Sec. shall notify each and every Court in this jurisdiction of the fact of such death, and give the name and residence of the Treasurer of the Court of such decease, to whom said Court shall pay their respective contributions immediately.

SEC. 7.—Before the Secretary shall notify the H. Per. Sec. as aforesaid, the C. R. of such Court shall convene the Court in special session or otherwise as soon as possible, and cause the Treasurer of his Court to give ample security for the total amount of contribution to be so received for the Court by him, and for the faithful performance of his duty in the payment of the endowment money to the person or persons entitled thereto.

SEC. 8.—Any surplus over and above the sum of \$1,000, received by any Court at any time, under the provisions of this law, occasioned by the death of one of its members, shall be at once transmitted, without any reduction whatever, to the H. Per. Sec. who shall deposit the same, as other moneys are ordered to be, with the H. Treasurer, to be kept as a separate fund; and whenever a sufficient amount of surplus of money shall so accrue, not exceeding \$1,000, said amount shall be paid as endowment for the next death without assessment.

SEC. 9.—All Courts not forwarding their assessment as above, within 30 days from the date of the said notice, shall be declared suspended by the M. W. H. C. R., and no member of the said suspended Court shall be entitled to the benefit of any endowment money until said assessment for which said Court is suspended is paid and the Court reinstated.

SEC. 10.—Immediately upon receipt of said money from such suspended Court, the H. Per. Sec. shall notify the H. C. R. who shall immediately forward to the D. D. H. C. R. of said district, a notice of its reinstatement, and said D. D. H. C. R. shall immediately notify the proper officers of said Court of its reinstatement.

SEC. 11.—The H. Per. Sec. shall send to the Court, on the first of each month, all the notices of death which have accumulated during the previous month.

SEC. 12.—All Acts in conflict with this Act are hereby repealed.

SEC. 13.—This Act shall take effect immediately.

ENDOWMENT LAW No. 2.

ADOPTED AT THE SESSION OF THE MOST WORTHY HIGH COURT HELD AT ST. LOUIS, MO., NOV., 1878.

Be it enacted, That on and after this date the sum of one thousand dollars shall be paid to the person or persons whom the deceased brother shall have designated to receive the same, or in case he does not designate some person, then to the nearest of kin of such deceased brother.

SEC. 1.—One thousand dollars shall be the highest amount paid by this Order at the death of a brother. This sum shall be paid on the death of every member, provided, however, that should a death occur when one full assessment on each member would not amount to one thousand dollars, then the sum paid shall be the amount of one full assessment on each member in good standing in the Order at the date of death, and such amount shall be all that can be claimed by any one.

SEC. 2.—In case no direction is made by a brother, either by entry or benefit certificate, the Court may cause the same to be paid to the person or persons entitled

thereon. In case no person or persons are entitled to the endowment, it shall revert to the endowment fund and be paid out as surplus after one year, if not claimed by legal heirs.

SEC. 3.—On the death of a brother in good standing, the C. R. and Rec. Sec. of the Court shall immediately forward to the R. W. High Per. Sec. a notice of such death in writing; such notice must state the age, name, and date he was initiated, the date and cause of his death, and the amount he has paid into the endowment fund, and that he was in good standing.

SEC. 4.—The Right Worthy High Permanent Secretary, on receiving the proper notice of such death, and all such notices, shall print the same on one sheet monthly, giving the name of each deceased brother, the cause and date of his death, age, occupation, and date of initiation, the name and number of each Court, and its location; and on the first day of each month, with date thereon, he shall transmit a printed copy of such death call to each and every Court justly entitled to pay the same in this Most Worthy High Court jurisdiction, also on this monthly notice of calls for assessments insert report of previous month's receipts.

SEC. 5.—Be it further enacted, That every subordinate Court shall, on the first day of each month, make report to the Right Worthy High Permanent Secretary of the number of members, in good standing, and the said subordinate Court shall within forty days forward to the Right Worthy High Treasurer the sum of ten cents for each and every member so reported upon each death assessment called for by the Right Worthy High Permanent Secretary for the previous month.

SEC. 6.—Courts in remitting to the Right Worthy High Treasurer their assessments for the endowment fund shall not be compelled to pay for any member suspended from the roll on the endowment books of his Court for his individual non-payments, prior to date of the Court's remittance. Each Court, on receiving such monthly notice from the Right Worthy High Permanent Secretary, shall, by its proper officers, draw upon its Treasurer an order for a sum equal to the amount of ten cents for every member on its books, not suspended, and forward the entire amount of such monthly endowments by draft on New York, or postal money order, or current funds by express, within forty days from date of notices of the Right Worthy High Permanent Secretary (at the risk of the sender) to the Right Worthy High Treasurer, who shall, as soon as he receives an amount of one thousand dollars, forward the same in payment of the first endowment named on the list, to the person or persons designated to receive the same, and continue to make such payments respectively, in their order, until such monthly death calls shall have been fully paid.

SEC. 7.—Any surplus arising from the assessments, when accruing to an amount of one thousand dollars, shall be paid out for the first call on the list, without assessment, and all such surplus shall be disbursed in like manner.

SEC. 8.—All Courts not forwarding their assessments as above instructed within forty days from the date of said notice, shall stand suspended. Such Court shall become reinstated by its payment of all arrearages, if said payment be made within three months from date of suspension. Courts suspended by the Right Worthy High Courts are not entitled to any benefit of the endowment fund, nor shall receive any notices thereof until they have complied in same manner as other Courts. No member of a suspended Court shall be entitled to the benefit of said endowment money until said assessment for which said Court is suspended is paid and the Court is reinstated.

SEC. 9.—All members failing to pay their endowment assessments within thirty days after the Right Worthy High Permanent Secretary's notice to the Court shall stand suspended from said Court, and any brother desiring to be reinstated on the endowment roll becomes so during thirty days from such suspensions by paying all arrearages and assessments that have occurred since the date of the call for the non-payment of which he became suspended, and by a two-third vote of those present in the Court. If, after thirty days, he applies for reinstatement, he must, in addition to the above, procure from the Court Physician a certificate of re-examination at his own expense.

SEC. 10.—Any member taking a withdrawal card, and paying all endowment calls in his Court, if he deposits his card and is received in another Court within six months, shall be entitled to the benefits of the endowment fund in case of his demise.

SEC. 11.—Each and every Recording Secretary, as soon as his Court pays its endowment assessment, shall notify the Right Worthy High Permanent Secretary of the date, and total amount paid, and stating the separate amount on each number in each monthly death call.

SEC. 12.—The Recording Secretary of each Court shall, on the first of each quarter, transmit to Right Worthy High Permanent Secretary a full list of the names of the members of his Court on the Court books, honorary members excepted. Said list to be in legible hand and written on one side of the sheet.

SEC. 13.—It is further enacted that on non-compliance on the part of any Court with the foregoing endowment law, it may be suspended by the Executive Council, and if so suspended shall be reinstated on compliance with all articles and Sections of this Endowment Law.

SEC. 14.—The endowment fund of this Order, whenever vested, shall be kept separate and distinct from all other funds, to be used for no other purpose than to provide for endowment benefits.

SEC. 15.—The following shall be the form of notice of death:

I. O. F.

Court.....No.....18.....To.....R.W.H. Per. Secretary.
This is to certify that Bro.....a member of this Court in good
standing, died on theday of.....18..... Date of initiation.....
..... Age at death.....years. Cause of death..... Total amount
paid by him into Endowment fund \$..... Person or persons to whom the benefit
is to be paid..... Remarks.....
Yours in L., B. & C.,

(Seal)

.....C.R.

.....Rec. Sec'y.

SEC. 16.—All acts and parts of acts inconsistent with the provisions of this act are hereby repealed.

SEC. 17.—This act shall take effect immediately.

ENDOWMENT LAW, NO. 3.

ADOPTED AT THE SESSION OF THE SUPREME COURT, HELD AT LONDON, ONTARIO, OCT., 1879

SEC. 1.—Every member of this Order, in financial standing at death, shall be entitled to have paid to the person or persons designated by him the endowment herein-after provided; and in case no one has been so designated by the deceased, then the same shall be paid to his legal heirs.

SEC. 2.—The endowment payable on the death of a member shall be \$1,000, \$2,000 or \$3,000, according to the rate of assessments which he shall have paid; provided, that if a death occurs when one assessment on each member would not amount to \$3,000, then the sum paid shall be the amount of one assessment on each member, or two-thirds or one-third of that amount, according as the deceased had been paying assessments upon \$3,000, \$2,000, or \$1,000, and such sum shall be the full amount that can be claimed by any one.

SEC. 3.—The rate of assessments shall be as follows:—

	\$1,000.	\$2,000.	\$3,000.
21 years and under 30	25	50	75
Over 30 and under 35	30	60	90
" 35 " " 40	35	70	1.05
" 40 " " 45	40	80	1.20
" 45 " " 50	60	1.20	1.80

And every candidate presenting himself for initiation shall pay to the F. S. the above rate of assessments according to his age and amount of endowment desired.

SEC. 4.—Whenever a death occurs, and there is not a sufficient amount in the treasury to pay the endowment, the S. Secretary shall immediately notify every court to forward to the S. Treasurer the assessment due from each member in financial standing prior to the date of said death. On the receipt of such notice by the courts the C.R. and R.S. of each and every court shall at the next succeeding regular meeting draw an order upon the Treasurer for the amount of such assessment, and the Treasurer shall without delay transmit said amount by P. O. money order, by draft, or by express, all charges prepaid, to the S. Treasurer, and the R. S. shall notify the S.S., upon the form prescribed by the E. C., of the amount sent, date, No. of assessment and mode of such transmission.

SEC. 5.—All courts not forwarding their assessments, as above instructed, within

forty days from the date of said notice, shall stand suspended. Any court so suspended may reinstate itself any time within sixty days from the date of suspension by the payment of the assessments for which the court became suspended; but if after thirty days, then each member must in addition be examined upon the form prescribed, at the expense of the court, by the court or a competent physician, and must be approved by the E. C.

Sec. 6.—Members of suspended courts, and members of courts which have surrendered or forfeited their charter, who were in good standing at the time of such suspension, surrender or forfeiture of charter, shall, upon application to the S. S. or H. S., if within thirty days, and on payment of the usual fee, receive from the H. S., or the S. S., a clearance card, and shall then be entitled to endowments, provided they pay the assessments to the S. Treas. as they fall due; and provided they affiliate at the earliest practicable time with some Subordinate Court.

Sec. 7.—An assessment having been ordered, the F. S. shall immediately proceed to collect the same by giving each member notice thereof; and any member failing to pay the same within thirty days of the date of the S. S. notice (which shall be the date of the F. S. notice to the members) shall stand suspended, and be so notified by the R. S. of his court.

A member of the Order so suspended desiring to be reinstated must pay all dues, fines and assessments charged to him at the date of suspension, and all dues that he would have had to pay had he remained in financial standing; provided, however, that the application for reinstatement be made within six months of the date of suspension, and if more than thirty days of said time shall have expired, the applicant must also furnish a certificate of physical fitness from the court physician. The application shall be laid before the court, and if a majority of the members agree thereto, the applicant shall be restored to membership. If more than six months have elapsed since the date of suspension, then he must again make application and pay the same fees as if he were a new candidate.

Sec. 8.—Immediately upon the death of a brother in financial standing, due notice thereof shall be sent to the S. S., which notice must be in the form prescribed by E. C., and under the seal and signed by the C. R. and R. S. of the court of which the brother was a member, and must state his name in full, date of joining the Order, date and cause of death, amount contributed to the Endowment Fund and the names of the person or persons, if known, to whom the benefit is to be paid. Upon the receipt of said notice, the same shall be laid before the E. C., and if everything be satisfactory, a warrant for the payment of the amount to which the heirs or beneficiaries are entitled shall be drawn upon the S. T., which warrant shall be signed by the S. C. R. and S. Sec'y; and be made payable to the person or persons designated by the brother to receive it, or to his heirs.

Sec. 9.—All moneys received by the S. T. on endowment account shall be at once deposited by him in such chartered Bank as shall have been designated by the E. C. to the credit of the S. Court, and the bank instructed by both S. C. R. and S. Treas. not to allow either party to withdraw any of the Endowment Funds without the signature of both on a check payable to the order of a third party.

Sec. 10.—Any person at the time of applying for admission shall choose what amount of Endowment he desires, and a certificate for the sum chosen shall be issued to him, and he shall not be privileged thereafter to change the same except upon due notice to his Court, stating the time when such change is to take effect, and paying all assessments upon deaths occurring prior thereto; and if the change is for a higher amount, then it shall only be done upon passing such a medical examination as shall be prescribed by the E. C. For additional Endowments after initiation he shall pay assessments according to his age. But no additional Endowments shall be allowed to members who have passed their fiftieth birthday. This provision shall not apply to those applying before the 1st of January, 1880.

Sec. 11.—All members of the Order, in good standing on the first of January, 1880, shall in all assessments be classed as being 30 years of age and under; and all candidates initiated and members reinstated thereafter shall pay the rate of assessments according to age, provided for in section 3 of this endowment law. This section shall apply only to all members in good standing on the 23rd of October, 1879, and each member who may be reinstated on or before January 1st, 1880, and all such members on or before that date shall pay into their Court Treasury one assessment as required by Sec. 3.

Sec. 12.—The medical examination, which shall be made on the prescribed blanks of the Order, of all applicants for membership, shall be referred to the High

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Court Physician, if any doubt exists before initiation, for his approval. In States or Provinces where no High Court exists, then said examination shall be forwarded to the Supreme Court Physician for his approval, if any doubt exists. All medical examiners of this Order shall be graduates of some accredited School of Medicine.

SEC. 13.—Courts in remitting to the Supreme Treasurer their assessments for the Endowment Fund, shall not be compelled to pay for any member suspended from the roll on the Endowment books of his Court, for his individual non-payments prior to date of the Court's remittance.

SEC. 14.—The Recording Secretary of each Court shall, on the first of each month, transmit to the Supreme Secretary a full list of the names of the members of his Court, honorary members excepted.

SEC. 15.—This law shall take effect from and after the first day of January, 1880, and all laws in conflict herewith are hereby repealed.

ENDOWMENT LAW No. 4.

ADOPTED BY THE REORGANIZED SUPREME COURT IN 1881.

Whereas it is advisable to provide a fund for the benefit of the widows and orphans of deceased Foresters, and for the benefit of aged and disabled Foresters, the Supreme Court hereby enact the following endowment law.

SEC. 1. Every Beneficiary member of the Order, in good standing at death, shall be entitled, on due proof of death, to have paid to the person or persons designated by him the endowment hereinafter provided; and in case no one has been so designated by the deceased, then the same shall be paid to his legal heirs, provided always that if no one has been designated to receive the benefit, and no legal heirs claim it within twelve months from date of death, such endowment shall revert to the General Endowment Fund of the Order.

SEC. 2. The endowment payable on the death of a Beneficiary member shall be \$1,000, \$2,000, or \$3,000, according to the class in which he shall be enrolled at date of death.

SEC. 3. Every Beneficiary member, upon being accepted as such, shall pay to the Financial Secretary of his Subordinate Court, on account of the Endowment Fund, an advance assessment according to the schedule of rates, provided for in Sec. 4 of these laws, and the same amount on each assessment made thereafter so long as he remains continuously a beneficiary member of this Order in good standing. He shall before initiation designate the amount of the endowment he proposes to take, whether in the one thousand dollars or first class, or in the two thousand dollars or second class, or in the three thousand dollars or third class.

SEC. 4. The rate of assessments which every beneficiary member shall pay, according to his age at the date of admission, shall be as follows:

Between the ages of	\$1,000	\$2,000	\$3,000	Between the ages of	\$1,000	\$2,000	\$3,000
18 and 19..	\$ 60	\$ 1 20	\$ 1 80	37 and 38..	\$ 82	\$ 1 64	\$ 2 46
19 and 20..	61	1 22	1 83	38 and 39..	84	1 68	2 52
20 and 21..	62	1 24	1 86	39 and 40..	86	1 72	2 58
21 and 22..	63	1 26	1 89	40 and 41..	88	1 76	2 64
22 and 23..	64	1 28	1 92	41 and 42..	90	1 80	2 70
23 and 24..	65	1 30	1 95	42 and 43..	92	1 84	2 76
24 and 25..	66	1 32	1 98	43 and 44..	95	1 90	2 85
25 and 26..	67	1 34	2 01	44 and 45..	98	1 96	2 94
26 and 27..	68	1 36	2 04	45 and 46..	1 02	2 04	3 06
27 and 28..	69	1 38	2 07	46 and 47..	1 07	2 14	3 21
28 and 29..	70	1 40	2 10	47 and 48..	1 14	2 28	3 42
29 and 30..	71	1 42	2 13	48 and 49..	1 22	2 44	3 66
30 and 31..	72	1 44	2 16	49 and 50..	1 35	2 70	4 05
31 and 32..	73	1 46	2 19	50 and 51..	1 45	2 90	4 35
32 and 33..	74	1 48	2 22	51 and 52..	1 55	3 10	4 65
33 and 34..	75	1 50	2 25	52 and 53..	1 65	3 30	4 95
34 and 35..	76	1 52	2 28	53 and 54..	1 75	3 50	5 25
35 and 36..	78	1 56	2 34	54 and 55..	1 85	3 70	5 55
36 and 37..	80	1 60	2 40				

and shall pay the same rate of assessments thereafter so long as he remains continuously in good standing in the Order, as hereinafter provided.

SEC. 5. On the initiation of a candidate the Financial Secretary shall immediately transmit to the Supreme Secretary the name, age, occupation, and P.O. address of the initiate, amount of endowment taken, the name and P. O. address of the beneficiary or beneficiaries, together with an enrollment fee of one dollar. He shall also transmit the advance assessment to the Supreme Treasurer, with the next monthly remittance.

SEC. 6. On the initiation of a candidate he shall, in addition to the advance assessment, deposit with the Financial Secretary the amount of one assessment, according to the class in which he is enrolled, to be placed to his credit, and to be replaced by him as often as it is paid out on endowment account.

SEC. 7. Each beneficiary member of the Order, shall, on the first regular meeting night in each month, pay to the Financial Secretary the amount of one assessment, according to the class in which he is enrolled, and according to his rating, as per schedule provided for in Sec. 4 of these laws.

SEC. 8. Upon the first regular meeting night of each month, the Financial Secretary shall present to the Court the monthly assessment report upon the form prescribed by the Supreme Court, giving name and age of each member in good standing in the Court at date, names and ages of all who have been admitted to membership since last report, names and ages of those who have died, been suspended, expelled, or who have withdrawn from the Order since last report, together with the amount due the Supreme Treasury on endowment account from each member, which report shall be verified and attested by the C. R. and R. S. under the seal of the Court, and immediately transmit the same to the Supreme Secretary, together with an enrollment fee of one dollar for each member admitted since last report.

SEC. 9. Upon the presentation of the monthly assessment report by the F. S. (or if the F. S. fails to report, the C. R. will immediately appoint a committee of two brethren to prepare said report, to be presented the same evening) the C. R. and R. S. shall draw an order at once for the sum called for by such monthly assessment report, and have the same transmitted by draft or P.O. money order, without delay, to the Sup. Treasurer. Drafts to be made payable to the order of the Sup. Treasurer, and the bank in which the deposits of the funds are made, and P. O. money order to be drawn to the order of the bank.

SEC. 10. Any member failing to pay the regular monthly assessments upon the first meeting night in each month, shall be at once notified by the F. Secretary that unless the same be paid before the first day of the next succeeding month he shall stand suspended, and be so reported at the next stated meeting thereafter.

SEC. 11. A member of the Order suspended under Section 10 of these laws, desiring to be reinstated, must pay all dues, fines and assessments charged to him at the date of suspension, and all dues that he would have had to pay had he remained in financial standing—provided, however, if more than thirty days and not more than six months have elapsed since the date of suspension, the applicant must also pass a medical examination in the same way as initiates, and at his own expense, and the application be laid before the Court, and, if a majority of the members agree thereto, the applicant shall be restored to membership, and shall thereafter be rated in all assessments at his age at date of reinstatement. But if he pays all assessments that he would have had to pay had he remained continuously in financial standing he shall retain his original rating in assessments. But if more than six months have elapsed since suspension, he may become a member again by reinitiation or reinstatement, at the option of his Court.

SEC. 12. On the reinstatement of any member, the Financial Secretary shall at once transmit due notice of the same to the Sup. Secretary, giving name in full, date of admission, date of suspension, and date of reinstatement, and no one shall be deemed to be reinstated till after the transmission of such notice.

SEC. 13. All Courts not forwarding their assessments, as above instructed, within the month in which the assessment falls due, shall stand suspended. Any Court so suspended may reinstate itself any time within thirty days from the date of suspension by the payment of the assessments for which the Court became suspended; but if after thirty days, then each member must, in addition, be examined upon the form prescribed by the Supreme Court and approved by the Medical Board having jurisdiction, and at the expense of the Court, and must be approved by the E. C.; and each

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1 72	2 58
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1 80	2 70
1 84	2 76
1 90	2 85
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2 28	3 42
2 44	3 66
2 70	4 05
2 90	4 35
3 10	4 65
3 30	4 95
3 50	5 25
3 70	5 55

member shall thereafter be rated in all assessments as provided for reinstated members in Section 11 of these laws.

SEC. 14. Members of suspended Courts and members of Courts which have surrendered or forfeited their charter, who were in good standing at the time of such suspension, surrender, or forfeiture of charter, shall, on application to the S. S., if within thirty days, and on payment of a fee of one dollar receive from the S. S. a Supreme Court card, and shall then be entitled to endowments, provided they pay the assessments to the S. Treasurer as they fall due; and provided they affiliate, at the earliest practicable time, with some Subordinate Court; but if after thirty days, then they must pass the usual medical examination provided for candidates for initiation, and be approved by the Medical Board and be rated in all assessments as provided in Section 11 of these laws.

SEC. 15. Immediately upon the death of a brother in financial standing, due notice thereof shall be sent to the S. S., which notice must be in the form prescribed by Section 51 of these laws, and must state his name in full, date of joining the Order, date and cause of death, amount contributed to the Endowment Fund, and the name of the person or persons to whom the benefits is to be paid. Upon the receipt of said notice, the same shall be laid before the E. C., and if everything be satisfactory, a warrant for the payment of the amount to which the heirs or beneficiaries are entitled shall be drawn upon the S. T., which warrant shall be signed by the S. C. R. and S. Secretary, and be made payable to the person or persons designated by the brother to receive it, or to his heirs. Such warrant or draft shall be sent to the C. D. H. C. R. of the Court of which the deceased was a member, or to the C. D. H. C. R. living nearest to the beneficiary or beneficiaries, and be delivered by him, in the presence of the C. R. or R. S. or F. S., to the beneficiary or beneficiaries on their surrendering the benefit certificate of the deceased; provided, however, if satisfactory proof is given of the loss or destruction of the benefit certificate, the warrant or draft may be delivered on the execution of a proper release of all claim against the Endowment Fund of the Order.

SEC. 16. All moneys received by the S. T. on endowment account, shall be at once deposited by him in such chartered bank as shall have been designated by the E. C. to the credit of the S. Court, and the bank instructed by the S. C. R. and S. Treasurer not to allow either party to withdraw any of the Endowment Fund without the signature of both on a check payable to the order of a third party.

SEC. 17. Every person, at the time of applying for admission, shall state in the application what amount of endowment he desires, and a certificate for the sum chosen shall be issued to him, and he shall not be privileged thereafter to change the same except upon due notice to his Court, stating the time when such change is to take effect, and paying all assessments upon deaths occurring prior thereto, and a fee of fifty cents, which shall be forwarded with application for the change to the S. Secretary; and if the change is for a higher amount, then it shall only be done upon passing the same medical examination as shall be prescribed for candidates for initiation. For additional endowments after initiation he shall pay assessments according to his age; but no additional endowments shall be allowed to members who have passed their fifty-fifth birthday.

SEC. 18. The medical examination, which shall be made upon the prescribed blanks of the Order, of all applicants for membership or for reinstatements, and all applicants for increased endowments, shall be referred to the Medical Board for approval, who shall report upon each case, without delay, to the Supreme Secretary, who shall, upon receipt of this report, immediately issue to those applicants whose medical examinations have been approved and passed by the Medical Board a properly registered Endowment Policy; he shall also notify the new Courts in which the initiation of charter members has taken place, of the names of all whose medical examinations have not been passed by the Medical Board, and who thereupon shall become social members, not entitled to endowment benefits nor liable to endowment assessments. All medical examiners of this Order must be graduates of some recognized school of medicine, and legally recognized as duly qualified practitioners, and duly commissioned by the S. C. R.

SEC. 19. At the beginning of each month the Supreme Secretary shall send to each Court a mortuary statement, giving the name, age and cause of death of each member deceased during the last month or since last report; name, number and location of Court of which the deceased was a member, date of admission and amount paid by deceased on endowment account; location of party or parties to whom the endowment benefit was to be paid, and the amount of endowment.

SEC. 20. The Supreme Treasurer shall keep a correct and separate account of all moneys received and paid for the Endowment Fund, and only pay out the same on legal orders drawn to pay death benefits; shall keep a correct and separate account of all money received and paid out belonging to the General Fund, which shall not be used to pay death benefits, on or before the fifth of each month shall transmit to all Courts a statement comprising the following items: General Fund, balance on hand at last report, total receipts and payments, and balance on hand. Endowment Fund, balance on hand at last report; total received on each call, and from whom received; total disbursements, to whom paid, date of payment, and balance on hand. Shall have the accounts correctly posted and ready for examination by the Ex. Council at the close of each month, or whenever they may require it; shall make to this Supreme Court, on the first day of its annual communication, a full and correct report of the business of the year, and of the condition of the Treasury; shall deliver to the Supreme Court or its proper officer, whenever called upon to do so by the Executive Council, all money, books, papers and other property belonging to this Body or Order.

SEC. 21. For the faithful discharge and performance of the duties of the office, the Supreme Treasurer shall, before installed in office, give a good and sufficient bond in such sum as shall be fixed upon by the Supreme Court or Ex. Council, and deposited with the Supreme Trustees. The bond may be increased by the action of the Executive Council whenever satisfied that this sum is not sufficient to cover the amount that may accumulate in the Treasury during the year.

SEC. 22. The Endowment calls shall be a first lien upon all the funds of a Court, and any officer neglecting or delaying to forward the same to the Supreme Court shall be liable to summary expulsion.

SEC. 23. All members of the Order in good standing on the 1st January, 1880, and who are now in good standing in the Order, shall, in all assessments for the amount of endowments held by them on 1st January, 1880, be classed and rated at their actual age, or as at thirty years of age; but in any additional endowments they may have taken since that date, they shall be rated at their actual age at time of taking such additional endowment.

SEC. 24. Whenever, by reason of an excessive mortality, there are no available funds to meet promptly the endowment claims of the widows and orphans or heirs of deceased Foresters, the E. C. shall order a special assessment, which shall be immediately paid by the Sub. Courts, in which case the funds of the treasuries of Sub. Courts shall at once be replaced by the members.

SEC. 25. Courts failing to pay special assessments within thirty days from date of the Sub. Secretary's call for the same, shall stand suspended, and be so notified by the S. Secretary.

SEC. 26. Members failing to replace within twenty days the assessment taken to pay special assessments ordered by the E. C., shall stand suspended, and be so reported to the Court by the F. Secretary at the next regular meeting after such suspension.

SEC. 27. Whenever the Reserve Fund accumulates so as to exceed the proportion of \$100 for each member in good standing, the E. C. shall pay death claims out of the Reserve Fund, in which case the monthly assessments of all members of twelve months' standing will be remitted till the excess of Reserve Fund is paid out.

SEC. 28. Every member on reaching his 70th birthday shall be entitled to have paid to him thereafter annually one-tenth of the amount of endowment on which he shall have paid assessments during the last past ten consecutive years, until the whole amount of endowment shall have been paid; provided that if the member dies before reaching his 80th birthday the unpaid balance of endowment shall be paid to his heirs.

SEC. 29. Every member who shall, from mental or physical causes, become totally disabled from following or directing any labor, business or profession, and which disability shall appear to the Supreme Physician to be permanent, provided such disability did not arise from his voluntary act, or from intemperance, or any immoral or unlawful conduct on his part, or from a violation of the laws of the country, shall have his assessments paid out of the Endowment Fund; and if the disability continues for the space of six months, then the Supreme Chief Ranger shall appoint a Board of three reputable physicians, members of the Order, if possible, neither of whom shall be the family physician of the applicant, to examine into the facts of the case, cause of injury, and permanency of the disability, and to report thereupon to the Supreme Physician. If the report be that it is a clear case of permanent and total disability, and it meets with the recommendation and approval of the Supreme Physi-

cian, the member shall be entitled to the benefit. The Supreme Chief Ranger may appoint a deputy to appear before the Board in behalf of the Order.

SEC. 30. The E. C., upon receiving credible information that a member is habitually using intoxicants to such excess as to endanger his life, or to materially affect the risk upon his life, shall order the Supreme Physician or some other physician, to make a proper investigation, and if, upon the investigation, the Supreme Chief Ranger is satisfied from the evidence that the brother is using intoxicants to such excess as to endanger his life, or to materially affect the risk upon his life, he shall so report to the E. C., whereupon the E. C. shall suspend such offending brother from all benefits of the Order.

SEC. 31. A member of the Order suspended under Sec. 30 of these laws can not again be reinstated, except he first pass the medical examination prescribed for initiates and being balloted for and accepted by his own Court, when the E. C. may order his reinstatement. Upon the receipt of such order of the E. C. by the Sub. Court, and upon the suspended member paying all dues and assessments he would otherwise have paid had he remained continuously a beneficiary member, he shall be reinstated to his former status in the Order.

EPIDEMIC.

SEC. 32. Whenever any pestilence or epidemic disease shall prevail, or shall be threatened in any district where a Court or Courts of this Order are established, the Supreme Chief Ranger shall immediately upon being notified thereof, or in any manner acquiring knowledge of the same, suspend the initiation of new members into said Court or Courts during the continuance of said pestilence or epidemic. The territory to be proscribed, and the period of the suspension aforesaid, to be defined by the Sup. Chief Ranger, upon the advice of the Supreme Physician.

SEC. 33. Each beneficiary member shall enter upon his application the name or names of the members of his family or those dependent upon him, to whom he desires his benefit paid, subject to such future disposal of the benefit among his dependents as the member may thereafter direct, and the same shall be entered in the benefit certificate according to said direction, with all Christian names to be written out in full.

SEC. 33. On receipt of the application and fee, the Supreme Secretary shall enter the member's name, age, occupation, date of acceptance as a beneficiary member, rate of assessment, number of the certificate, name of beneficiary, and if more than one the *pro rata* interest of each, and such other facts as may be deemed necessary, upon a register, the roll of each Court to be kept by itself and indexed. He shall number and file the application for reference, in his office, and return to the Recording Secretary of the Subordinate Court a benefit certificate, signed by the Supreme Chief Ranger and himself, under seal of the Supreme Court, and made payable as the member shall have directed in his application. And the Recording Secretary of the Subordinate Court shall enter on its records the number thereof.

SEC. 34. A member may at any time when in good standing surrender his benefit certificate and a new certificate shall thereafter be issued payable to such beneficiary or beneficiaries dependent upon him as such member may direct, upon the payment of a certificate fee of fifty cents. Said surrender and direction must be made in writing, signed by the member, and forwarded under seal of Subordinate Court, with the benefit certificate and fee to the Supreme Secretary. Upon furnishing satisfactory proof to the Supreme Secretary of the loss of the benefit certificate, and the payment of a fee of fifty cents, a duplicate thereof shall be issued to such member. When a second certificate is issued, the first one shall be void.

SEC. 35. In the event of the death of one or more of the beneficiaries selected by the member before the decease of such member, if he shall make no other or further disposition thereof, upon his death such benefit shall be paid in full to the surviving beneficiary or beneficiaries, each sharing *pro rata* as provided in the benefit certificate.

SEC. 36. In the event of the death of all the beneficiaries selected by the member, before the decease of such member, if he shall make no other or further disposition thereof, the benefit shall be paid to the heirs of the deceased member, dependent upon him; and if no person or persons shall be entitled to receive such benefit by the laws of this Order, it shall revert to the Endowment Fund.

SEC. 37. A member of the third class who desires to reduce his endowment certificate to the amount of the second class or first class, or a member of the second class who desires to reduce his endowment certificate to the amount of the first class, if he

has no assessment charged against him, may give written notice to his Court at any time to change to a lower amount in the class designated; provided, that such member shall pay full rates on all assessments due on or before said change; and he shall surrender to his Court his benefit certificate, with fifty cents, which, with a certificate of the change, and the member's notice thereof, shall be forwarded by the Recording Secretary of this Court to the Supreme Secretary, who shall issue to such member a benefit certificate of the lower amount designated.

SEC. 38. A member of the first class, under fifty-five years of age, may change to membership in the second class, or third class, by making written application to, and receiving the consent of his Court, after being examined and recommended in the manner prescribed for new members, and he shall pay as an assessment thereafter in the second class, or third class, at the age at which he makes such change. Said application must be accompanied by the amount of one advance assessment required by the change. The member so changing shall also surrender his benefit certificate, pay fifty cents to the Recording Secretary of his Court, who shall forward the application, certifying thereon the date of the change, examiner's certificate, benefit certificate, and fifty cents to the Supreme Secretary, who shall issue a new benefit certificate to said member.

SEC. 39. Upon the payment of a permanent disability claim, the member receiving the same shall surrender his benefit certificate to the Court, and the Chief Ranger and Recording Secretary shall forward the same with the receipt and proof of payment to the Supreme Secretary, who shall issue a new certificate for the amount unpaid, stating thereon the necessary facts, but the members shall continue to pay assessments at the rate upon which the original benefit certificate was issued.

SEC. 40. Each benefit Certificate shall be in the form prescribed by the Supreme Court; shall bear the signature of the Supreme Chief Ranger and Supreme Secretary (or a fac-simile thereof), and an impression of the seal of the Supreme Council. Before delivery to the member it shall be signed by the Chief Ranger of the member's Court and countersigned by the Recording Secretary, with the seal of the Subordinate Court attached.

SEC. 41. Any Court failing to comply with any provision of this law may be suspended by the Supreme Chief Ranger, after notice of such failure or neglect shall have been given to the Court and to the High Court in whose jurisdiction such Court is situated, by the Supreme Secretary under seal. And any officer or member failing or refusing to comply with the provisions of these laws shall in consequence cease to be a member of the Order.

SEC. 42. Each Court at the December election in every year shall elect no more than two Court Physicians who shall be members of the Order, graduates of respectable medical colleges, and practising physicians in good standing, and whose duty shall be to carefully examine any applicant for membership by initiation, in accordance with the prescribed form, and cause the same to be forwarded to the Medical Board, and no examination for such Court shall be legal unless made by a physician so elected, and duly commissioned, except by the special dispensation of the Supreme Chief Ranger for satisfactory cause.

SEC. 43. A Subordinate Court Physician shall never examine an applicant for membership in the ante-room or meeting-room of the Court at the time of meeting or thereabouts; never examine a relation by blood or marriage, or in any case where the benefits are payable to himself or any member of his family; carefully and thoroughly examine all candidates privately, where there is no noise or confusion; cause the removal of all starched or other clothing which might interfere with the recognition of intrathoracic disease; and fully answer each and every question in the prescribed form.

SEC. 44. A Court Physician may be removed by the Supreme Chief Ranger, for cause, and his successor shall be elected by the Court at the next regular meeting after the notice of such removal, or as soon as practicable thereafter. Such notice shall be given either in person or by mail to the Court Physician, as well as to the Court, and if said physician shall after such notice examine a candidate, he shall, without further ceremony, be expelled from the Order by direction of the Supreme Chief Ranger, or by the action of the Subordinate Court, or the High Standing Committee of the Jurisdiction. Any Court that shall permit such examination, after notice, may be suspended.

SEC. 45. No person shall become a beneficiary member of the Order until his examination shall have been submitted to the Medical Board, who may order, before

approval of examination, a microscopic examination and analysis, or either of them. The fee of the Subordinate Court Physician shall be at least one dollar.

SEC. 46. No beneficiary member shall reside in North America south of the 38th parallel of latitude for a period longer than thirty days, without a special permit from the Supreme Physician, countersigned by the Supreme Secretary, and seal of the Supreme Court attached, and paying such additional rates of assessments as may be determined on by the E. C.

SEC. 47. No benefit claims shall be assigned to others as collateral security for debt, nor shall the beneficiaries or beneficiary be changed except in manner provided for in the By-Laws.

SEC. 48. Any member of the Order who commits suicide shall thereby forfeit all his claims on the Endowment Fund of the Order, and the Beneficiary, or Beneficiaries, or heirs shall not be entitled to receive the Endowment, but the Executive Committee, may after proper investigation, donate one-half of the amount to the family or dependent relatives of deceased, as may have been designated by the deceased in his Benefit certificate.

SEC. 49. Until the proper formation of the Supreme Court, the High Court shall be deemed to be the Supreme Court, and the duties and obligations of the Supreme Court Officers required by these laws shall be performed by the corresponding High Court Officers.

SEC. 50. An amount not exceeding five per cent. of the gross receipts may be taken by the Supreme Court to pay management expenses.

SEC. 51. Forms.

CLAIMS FOR ENDOWMENT.

"A."

Court	No.	Province of	18 .
To the Executive Council, Supreme Court, Independent Order of Foresters:			
This certifies that our late Brother <i>(give name in full)</i> , aged _____ years, was a member in good standing at the time of his death in Court No. _____, I. O. F., located at _____, Province of _____, and that his heirs are entitled to the Endowment of _____ thousand dollars, as provided by the Endowment Laws of this Order, he being enrolled at death in the _____ class.			
Date of his enrolment in such class		day of _____	
A.D. 18 .		years.	
Age at such enrolment,			
Paid on Endowment account, \$			
Date of initiation,		day of	A.D. 18 .
Age at initiation,		years.	
Endowment designated to _____			
Cause of death, as per medical certificate attached, marked "B."			

{ SEAL }

C. R.
R. Sec.

MEDICAL CERTIFICATE.

"B."

I certify that	late member of Court
No. _____, I. O. F., located at _____	Province of _____
was ill of _____ for a period of _____ days; that I attended him professionally	on the _____ day of _____ M.D. _____
in his last illness, and that he died of _____	day of _____ 18 .
A.D. 18 .	
Dated at _____	

DECLARATION OF FINANCIAL SECRETARY.

"C."

Province of
County ofI,
of the
County of
Province of[name in full]
in the

TO WIT.

Make oath and say:

That I am the Financial Secretary of Court _____, No. _____
 I.O.F. located at _____ Province of _____ and that the
 statement contained in the above certificate of death (marked "A.") of our late Bro.
 _____, signed by the Chief Ranger and Recording Secretary of Court
 No. _____, I.O.F., are true and correct to the best of my knowledge
 and belief.

F. SECRETARY.

Sworn to before me at _____ in the County of _____, this
 day of _____ in the year of our Lord 18 _____ and certified under my official seal.
 _____, a Notary Public for the Province of _____

SEC. 52. These laws may be repealed, revised, altered or amended, at any regular
 or called session of the Supreme Court, upon a written notice of the amendment, giving
 the Section sought to be amended and the form of the amendment, when by unani-
 mous consent it may be considered. If an unanimous consent is refused, then the
 amendment must lie over till the next day, when it may be called by any member of
 the Supreme Court and considered. After consideration, if two-thirds of the Repre-
 sentatives present vote in favor of it, the amendment shall be declared adopted.

18 .

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CHAPTER VII.

SHORT HISTORY OF MORTALITY TABLES—TABLE OF EXPECTATION
OR AVERAGE DURATION OF LIFE—TABLE OF "COST OF RISKS"
—MORTALITY RATE DURING THE FIVE YEARS AMONG THE L.O.F.
MEMBERS ADMITTED BETWEEN 1888 AND 1892, BOTH INCLUSIVE
—MORTALITY RATE OF L.O.F. IN EACH YEAR FROM ITS FOUND-
ATION TO 1ST JULY, 1893—MONETARY TABLES.

IT is not our purpose to do more than give a concise history of those mortality tables which are best known, and which are or have been generally used in England and America, so that the reader may understand us clearly when referring to any of these tables, or when discussing premium rates of insurance and the component parts thereof. One of the earliest tables is the "Northampton Table," which was constructed by Dr. Price, based on the vital statistics of Northampton, England. The Doctor's observations extended over a period of forty-six years, viz., from 1735 to 1780. I understand that this table is yet used by some English companies, but it is generally conceded that its rates of mortality do not accord with the results of more recent and more extended observations.

The next table to come into general notice was the "Carlisle Table" which was prepared by Mr. Milne from observations of the vital statistics of Carlisle, England, extending from 1779 to 1787. This table was largely used, and is still the basis of valuations and of the premiums of some English as well as American companies. In the light of some of the later mortality tables, however, it presents some anomalies which are not easily explainable. For instance, the rate of mortality at 45, according to this table, is greater than it is at 50.

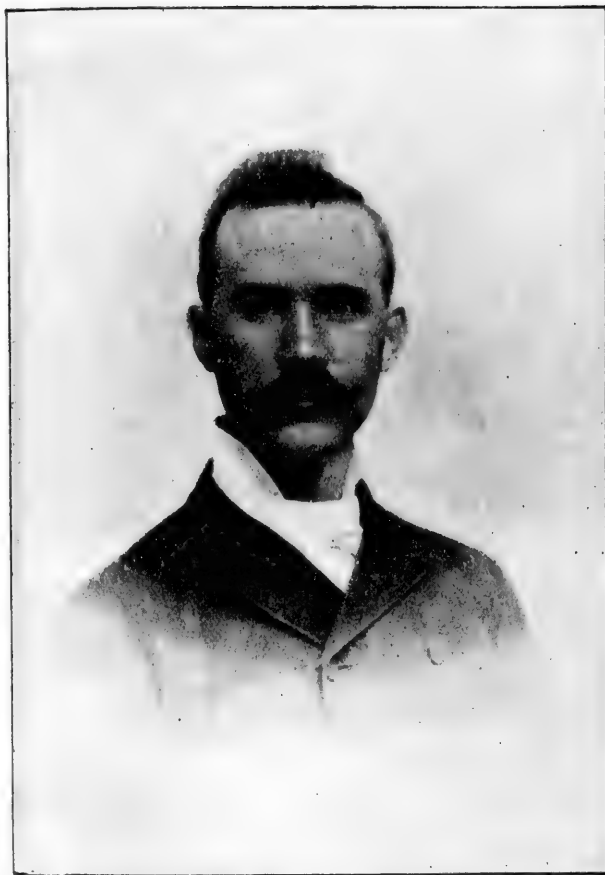
Half a century later, or in 1843, the "Actuaries'" or "Combined Experience Table" was prepared and published by a committee

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REV. C. F. ANDREWS,
HIGH CHIEF RANGER, MAINE.



L. Z. TANNEY, LL.B.,
HIGH CHIEF RANGER, OHIO.

of eminent British actuaries, based on the experience of seventeen life offices in England and Scotland. It soon became the recognized standard table in Great Britain, as well as in some portions of the United States, and is still largely used on both sides of the Atlantic as the basis for premium rates by life insurance companies.

The next table to be brought under observation is variously designated as "Dr. Farr's No. 3," or "the English or National No. 3," or "the English Life No. 3."

In 1869 another table was published by the "Institute of Actuaries" from observations of 20 British life offices extending over a series of years and usually known as the "New Actuaries' Table" or the "Actuaries' (H^M) Table." We give also the Healthy Female " (H^F) " and the Healthy Male and Female " (H^{MF}) Table" of the Institute of Actuaries. In a separate table, numbered 3, we give the percentage of mortality among female lives according to the "English Life Table No. 3," as well as the percentage of mortality among healthy male lives, not taking into consideration the first five years of assurance, as found in the publication of the Institute of Actuaries. This is designated "Actuaries' (H^{M^5}) Table." These latter figures will show us, in a measure, the reduction in the mortality, due to the medical selection of lives. As, however, the effect of medical selection does not pass away altogether till after ten or twelve years, it follows that the figures given do not fully indicate the advantage afforded insurance companies and societies by the medical selection of lives.

About the time that the "Combined Experience Table" was given us by a committee of eminent British Actuaries, the "American Experience Table" was prepared by that eminent insurance authority, Sheppard Homans, from the experience of the Mutual Life of New York, of which company Mr. Homans was actuary from 1856 to 1871. All the standard European tables were used by Mr. Homans in adjusting his table. It was first adopted by the State of New York in 1868 as the basis for the valuation of policies, and is largely used in America as a standard.

More recently, viz: in 1881, a new and very valuable American standard table was published under the authority of the "Chamber of Life Insurance." The revised edition of this work, issued in 1886, is probably the best work on the subject extant in America. It is commonly called the "Meech Table" from the name of the actuary in charge of the publication.

In the address of the S. C. R. delivered on the occasion of the institution of the High courts of London and Mid-England in London, on the 4th of May, 1893, and incorporated into this history, there will be found a table showing how the three elements which compose the premiums of old line insurance companies are made up and which is reproduced in table No. 4. The net premiums or "cost of insurance," as it is called, is also shown in the table.

In the following four tables will be found not only the "expectation of life," and the "cost of risk," for one year at the ages given, according to the principal standard tables of mortality, but also the respective cost of male and of female risks, and of male and female risks when taken together, thus enabling the reader to calculate the relative mortality of the two sexes.

TABLE NO. 1.

The following table shows the "Expectation of Life," or average duration of life, as given in the various standard "Mortality Tables," according to the experience of populations and of life assurance companies.

At Age.	Northampton Table, 1780.	Carlisle Table, 1815.	Actuaries', or Com- bined Experience Ta- ble (17 offices), 1843.	English, or National (Farr's No. 3) Table, 1864.	Actuaries' (H.M.) Table (20 offices), 1869.	Actuaries' (H.F.) Table, 1869.	Actuaries' (H.M.F.) Table, 1869.	American Experience (Ship. Roman's), 1888.	Meech's Male Table (50 American offices), 1881.	Meech's Female Table, 1881.
10	39.78	48.82	48.16	47.05	50.29	48.20	49.89	48.72	49.99	48.05
11	39.14	48.04	47.08	46.31	49.54	47.35	49.38	48.08	49.32	47.21
12	38.49	47.27	47.01	45.54	48.73	46.54	48.88	47.45	48.64	46.40
13	37.83	46.51	46.33	44.76	47.89	45.78	47.60	46.80	47.55	45.61
14	37.17	45.75	45.64	43.97	47.08	45.05	46.60	46.16	47.20	44.91
15	36.51	45.00	44.96	43.18	46.16	44.34	45.90	45.50	46.37	44.19
16	35.85	44.27	44.27	42.40	45.29	43.61	45.14	44.85	45.85	43.48
17	35.20	43.57	43.58	41.61	44.41	42.93	44.33	44.19	45.18	42.79
18	34.58	42.87	42.88	40.90	43.61	42.25	43.59	43.53	44.48	42.12
19	33.99	42.17	42.19	40.17	42.82	41.54	42.64	42.87	43.78	41.46

TABLE NO. 1.—Continued.

At Age.	Norhampton Table, 1796.	Carlisle Table, 1815.	Actuaries', or Combined Experience Table (17 offices), 1843.	English, or National (Farr's No. 9) Table, 1864.	Actuaries' (H.M.) Table (20 offices), 1869.	Actuaries' (H.F.) Table, 1869.	Actuaries' (H.M.F.) Table, 1869.	American Experience Sheet, Hoffman's, 1868.	Meech's Male Table (30 American offices), 1881.	Meech's Female Table, 1881.
20	33.43	41.46	41.40	39.43	42.06	40.82	41.98	42.20	43.07	40.82
21	32.90	40.75	40.79	38.80	41.33	40.09	41.24	41.63	42.36	40.19
22	32.39	40.04	40.09	38.13	40.60	39.39	40.51	40.85	41.65	39.56
23	31.88	39.31	39.39	37.46	39.88	38.70	39.84	40.17	40.93	38.96
24	31.36	38.59	38.08	36.79	39.15	38.04	39.15	39.49	40.21	38.38
25	30.85	37.86	37.98	36.12	38.41	37.41	38.44	38.81	39.49	37.80
26	30.33	37.14	37.27	35.44	37.66	36.81	37.68	38.12	38.77	37.23
27	29.82	36.41	36.56	34.77	36.91	36.23	36.93	37.47	38.04	36.66
28	29.30	35.69	35.86	34.10	36.16	35.60	36.18	36.73	37.31	36.08
29	28.79	35.00	35.15	33.43	35.42	35.09	35.47	36.03	36.53	35.49
30	28.27	34.34	34.53	32.76	34.68	34.50	34.75	35.33	35.85	34.90
31	27.76	33.68	33.72	32.09	33.95	33.91	34.04	34.63	35.12	34.30
32	27.24	33.03	33.01	31.42	33.21	33.31	33.30	33.92	34.38	33.69
33	26.72	32.36	32.33	30.74	32.48	32.60	32.59	33.21	33.65	33.06
34	26.20	31.68	31.68	30.07	31.75	32.07	31.86	32.40	32.91	32.42
35	25.68	31.00	30.87	29.40	31.02	31.45	31.15	31.73	32.17	31.78
36	25.16	30.32	30.15	28.73	30.29	30.81	30.41	31.07	31.48	31.13
37	24.64	29.64	29.44	28.06	29.56	30.18	29.69	30.35	30.70	30.47
38	24.12	28.96	28.73	27.39	28.84	29.54	28.97	29.62	29.98	29.84
39	23.60	28.28	28.00	26.72	28.12	28.80	28.27	28.80	29.23	29.16
40	23.08	27.61	27.28	26.06	27.40	28.25	27.57	28.18	28.48	28.48
41	22.56	26.97	26.56	25.39	26.68	27.61	26.85	27.45	27.75	27.42
42	22.04	26.4	25.84	24.73	25.96	26.96	26.14	26.72	27.01	27.15
43	21.54	25.71	25.12	24.07	25.23	26.30	25.42	26.00	26.28	26.45
44	21.03	25.09	24.40	23.41	24.51	25.65	24.69	25.27	25.56	25.74
45	20.52	24.46	23.69	22.76	23.79	24.89	23.93	24.54	24.82	25.02
46	20.02	23.82	22.97	22.11	23.08	24.33	23.27	23.81	24.09	24.30
47	19.51	23.17	22.27	21.46	22.38	23.66	22.57	23.08	23.38	23.57
48	19.00	22.50	21.56	20.82	21.68	22.98	21.89	22.36	22.66	22.83
49	18.49	21.81	20.87	20.17	20.99	22.30	21.29	21.65	21.95	22.08
50	17.99	21.11	20.18	19.54	20.31	21.62	20.51	20.91	21.24	21.33
51	17.50	20.39	19.60	18.90	19.63	20.93	19.84	20.10	20.54	20.59
52	17.02	19.68	18.82	18.28	18.95	20.24	19.17	19.49	19.84	19.87
53	16.54	18.97	18.16	17.67	18.28	19.55	18.50	18.79	19.15	19.15
54	16.06	18.28	17.50	17.06	17.62	18.87	17.81	18.00	18.47	18.44
55	15.58	17.58	16.86	16.46	16.96	18.19	17.14	17.40	17.80	17.73
56	15.10	16.89	16.22	15.86	16.32	17.52	16.53	16.72	17.13	17.08
57	14.63	16.21	15.59	15.26	15.68	16.85	15.90	16.05	16.47	16.35
58	14.15	15.55	14.97	14.69	15.06	16.18	15.20	15.39	15.81	15.67
59	13.68	14.92	14.37	14.10	14.44	15.52	14.64	14.74	15.10	15.02
60	13.21	14.34	13.77	13.53	13.83	14.85	13.99	14.10	14.46	14.37
61	12.75	13.82	13.18	12.96	13.24	14.20	13.42	13.47	13.84	13.74
62	12.28	13.31	12.61	12.41	12.60	13.56	12.83	12.86	13.24	13.10
63	11.81	12.81	12.05	11.87	12.11	12.85	12.26	12.26	12.74	12.49
64	11.35	12.30	11.51	11.34	11.55	12.36	11.72	11.67	12.16	11.90
65	10.88	11.79	10.97	10.82	11.01	11.77	11.17	11.10	11.60	11.31
66	10.42	11.27	10.46	10.32	1.49	11.21	10.65	10.54	11.04	10.74
67	9.96	10.75	9.96	9.83	9.98	10.60	10.12	10.00	10.50	10.19
68	9.50	10.23	9.47	9.36	9.48	10.12	9.61	9.47	9.97	9.65
69	9.05	9.70	9.00	8.90	8.95	9.59	9.13	8.97	9.46	9.13

TABLE NO. 2.

The following table shows the percentage of mortality, and the "cost of risks" at the respective ages, as given in the various standard "Mortality Tables," based on the experience of certain districts in England, and on those of life companies.

At Age.	Northampton Table.	Carlisle Table, 1815.	Actuaries', or Combined Experience Table, (17 offices) 1843.	English, or National, (Farr's No. 3) Table, 1864.	Actuaries' (H.M.) Table (20 offices) 1869.	Actuaries' (H.F.) Table, 1869.	Actuaries' (H.M.P.) Table, 1869.	American Experience (Ship, 10 years), 1868.	Mosch's Male Table (30 American offices), 1861.	Mosch's Female Table, 1861.
10	9.16	4.49	6.76	5.63	4.90	3.14	4.42	7.49	6.48	3.14
11	8.89	4.82	6.79	5.07	3.99	4.21	4.09	7.52	6.60	4.21
12	8.97	5.00	6.81	4.78	3.34	5.14	3.88	7.54	6.62	5.14
13	9.05	5.18	6.85	4.72	2.91	5.85	3.81	7.57	6.54	5.85
14	9.14	5.52	6.90	4.86	2.70	6.44	3.65	7.60	6.57	6.44
15	9.22	6.19	6.94	5.19	2.87	6.84	4.04	7.63	6.59	6.84
16	9.86	6.71	7.00	5.64	3.25	7.05	4.36	7.66	6.61	7.00
17	10.90	6.91	7.06	6.22	3.88	7.07	4.82	7.69	6.65	7.74
18	11.97	6.96	7.13	6.88	4.79	6.90	5.43	7.73	6.63	8.80
19	12.80	7.01	7.21	7.59	5.74	6.69	6.04	7.76	6.72	8.66
20	14.03	7.06	7.29	8.32	6.33	6.88	6.49	7.80	6.76	9.12
21	14.82	6.95	7.38	8.50	6.72	7.29	6.79	7.85	6.81	9.11
22	15.04	6.90	7.46	8.08	6.84	7.92	6.92	7.91	6.86	10.23
23	15.27	7.04	7.56	8.66	6.76	8.82	6.95	7.96	6.91	10.87
24	15.51	7.09	7.67	9.63	6.64	9.84	6.95	8.01	6.97	10.97
25	15.76	7.31	7.77	9.20	6.63	10.81	7.00	8.06	7.03	11.27
26	16.01	7.37	7.89	9.33	6.63	11.38	7.09	8.13	7.11	11.61
27	16.27	7.77	8.01	9.65	6.90	11.81	7.33	8.20	7.19	11.44
28	16.54	8.70	8.14	9.74	7.17	12.01	7.58	8.26	7.27	11.83
29	16.82	9.83	8.27	9.93	7.47	11.96	7.83	8.34	7.38	11.44
30	17.10	10.10	8.42	10.13	7.72	11.85	8.06	8.43	7.48	11.62
31	17.40	10.21	8.58	10.34	7.92	11.71	8.22	8.51	7.60	11.60
32	17.71	10.13	8.75	10.56	8.10	11.57	8.37	8.61	7.73	11.13
33	18.03	10.05	8.92	10.80	8.28	11.66	8.55	8.72	7.87	10.67
34	18.36	10.16	9.09	11.05	8.50	11.73	8.75	8.83	8.03	11.21
35	18.70	10.26	9.29	11.33	8.77	11.76	9.00	8.95	8.21	11.08
36	19.06	10.55	9.48	11.61	9.11	11.90	9.33	9.09	8.39	11.14
37	19.43	10.85	9.69	11.84	9.46	12.04	9.68	9.23	8.60	11.27
38	19.81	11.17	9.91	12.23	9.79	12.19	10.00	9.41	8.83	11.52
39	20.22	11.88	10.13	12.65	10.08	12.34	10.27	9.59	9.08	11.34
40	20.91	13.00	10.36	13.06	10.31	12.55	10.60	9.79	9.36	11.76
41	21.63	13.77	10.61	13.48	10.49	12.75	10.69	10.01	9.65	12.01
42	22.40	14.37	10.89	13.94	10.73	12.94	10.91	10.25	10.00	11.17
43	22.91	14.58	11.25	14.44	11.13	13.15	11.28	10.52	10.35	10.89
44	23.45	14.80	11.70	14.97	11.66	13.38	11.73	10.83	10.76	11.20
45	24.01	14.81	12.21	15.54	12.19	13.62	12.33	11.16	11.20	11.24
46	24.61	14.82	12.84	16.15	12.94	13.76	13.01	11.56	11.69	11.27
47	25.23	14.60	13.52	16.80	13.70	13.88	13.72	12.00	12.21	10.90
48	25.85	13.93	14.16	17.49	14.44	14.00	14.42	12.51	12.81	11.15
49	26.91	13.63	15.06	18.23	15.22	14.16	15.11	13.11	13.46	11.32
50	28.35	13.42	15.94	19.02	15.95	14.45	15.78	13.73	14.17	12.23
51	29.54	14.29	16.90	20.42	16.67	14.96	16.51	14.54	14.95	13.41
52	30.44	15.20	17.05	21.45	17.75	15.42	17.31	15.39	15.81	14.60
53	31.39	16.15	19.09	22.51	18.60	16.41	18.31	16.33	16.75	15.14
54	32.41	16.90	20.31	23.64	19.73	17.39	19.45	17.40	17.73	15.89

TABLE NO. 2.—Continued.

At Age.	Northampton Table.	Carlisle Table, 1815.	Actuaries' or Combined Experience Table, (17 offices) 1843.	English, or National, (Par's No. 3) Table, 1864.	Actuaries' (H.M.) Table (30 offices) 1882.	Actuaries' (H.F.) Table, 1888.	Actuaries' (H.M.F.) Table, 1898.	American Experience (Shep. Hosau's), 1898.	Meech's Male Table (30 American offices), 1881.	Meech's Female Table 1881.
55	33.50	17.92	21.00	24.85	21.03	18.37	20.05	18.57	18.93	17.32
56	31.66	19.00	23.13	26.17	22.45	19.07	21.06	19.38	20.17	18.53
57	35.90	20.00	24.63	27.63	23.99	19.89	22.36	21.33	21.56	20.26
58	37.24	24.21	26.39	29.25	25.63	20.74	24.50	22.94	23.06	22.05
59	38.68	28.27	28.25	31.05	27.64	21.80	26.69	24.72	24.71	23.56
60	40.23	33.40	30.34	33.05	29.68	23.09	28.73	26.69	26.58	25.34
61	41.92	35.73	32.61	35.29	32.04	25.87	31.04	28.88	28.58	27.31
62	43.22	37.41	35.12	37.77	34.64	28.46	33.66	31.29	30.70	30.25
63	45.18	38.25	37.84	40.53	37.49	31.37	36.47	33.94	33.11	32.60
64	46.73	39.77	40.83	43.60	40.41	34.51	39.37	36.37	35.74	35.32
65	49.02	41.00	44.08	46.98	43.43	37.39	42.33	40.13	38.64	38.37
66	51.55	42.50	47.61	50.71	46.57	40.18	45.43	43.70	41.79	41.70
67	54.35	44.39	51.47	54.83	49.89	43.40	48.66	47.65	45.28	45.40
68	57.47	46.45	55.63	59.33	53.23	46.98	52.01	50.00	48.04	49.51
69	60.97	49.11	60.00	64.25	57.34	50.99	55.99	53.76	50.24	51.02

TABLE No. 3.

FEMALE MORTALITY AND MALE MORTALITY NOT TAKING INTO CONSIDERATION THE FIRST FIVE YEARS OF ASSURANCE.

At Age.	English or National No. 3 Table, Female.	Actuaries' (H.M.) Table.	At Age.	English or National No. 3 Table, Female.	Actuaries' (H.M.) Table.
10	5.87	4.00	40	12.85	11.32
11	5.37	3.41	41	13.13	11.82
12	5.12	3.02	42	13.41	11.58
13	5.09	2.93	43	13.71	11.84
14	5.24	3.04	44	14.03	12.25
15	5.56	3.25	45	14.37	12.04
16	6.01	3.77	46	14.73	14.06
17	6.58	4.40	47	15.10	14.40
18	7.21	5.45	48	15.49	15.31
19	7.89	6.72	49	15.91	16.27
20	8.60	8.33	50	16.34	17.12
21	8.82	9.66	51	16.80	18.00
22	9.04	10.98	52	17.29	18.79
23	9.75	10.71	53	17.80	19.91
24	9.46	10.82	54	18.37	20.04
25	9.66	10.51	55	21.20	22.19
26	9.85	10.06	56	22.50	23.51
27	10.05	9.04	57	24.07	25.97
28	10.24	9.70	58	25.06	26.58
29	10.43	9.46	59	27.38	28.36
30	10.63	9.20	60	29.27	30.04
31	10.82	9.17	61	31.34	32.92
32	11.02	9.20	62	33.62	35.58
33	11.23	9.28	63	36.14	38.50
34	11.43	9.43	64	38.01	41.71
35	11.65	10.00	65	41.98	44.61
36	11.86	10.35	66	45.35	47.84
37	12.10	10.70	67	49.06	50.06
38	12.34	11.06	68	53.14	54.45
39	12.59	11.19	69	57.60	58.12

TABLE NO. 4.

Age.	The 3 Elements in a Premium.						Premium Rates of Old Line Companies.					
	The L. O. F.	Mortality Element.	Reserve Element.	Net Premium, or "Cost of Insurance."	Expense Element.	Gross or Office Premium.	Etna.	Connecticut Mutual.	Equitable, N.Y.	North-Western Mutual.	The Canada Life.	The Sun Life.
18	7 20	6 81	6 54	12 35	4 12	16 47						
19	7 32	6 88	6 76	12 64	4 22	16 86						
20	7 44	6 97	6 98	12 95	4 32	17 27						
21	7 56	7 07	6 99	13 27	4 43	17 70						
22	7 68	7 13	6 48	13 61	4 54	18 15						
23	7 80	7 22	6 74	13 96	4 66	18 62						
24	7 92	7 31	7 62	14 33	4 78	19 11						
25	8 04	7 41	7 31	14 72	4 91	19 63	\$10 99	\$20 14	\$20 50	\$19 63	\$19 60	\$17 85
26	8 16	7 52	7 61	15 13	5 04	20 17	20 49	20 63	21 00	20 17	19 60	18 40
27	8 28	7 64	7 92	15 56	5 18	20 74	21 61	21 15	21 50	20 74	20 30	19 00
28	8 40	7 76	8 25	16 01	5 33	21 34	21 56	21 69	22 10	21 34	21 00	19 65
29	8 52	7 89	8 69	16 48	5 49	21 97	22 13	22 26	22 70	21 97	21 60	20 30
30	8 64	8 02	8 95	16 97	5 66	22 63	22 73	22 85	23 30	22 63	22 30	20 95
31	8 76	8 15	9 34	17 49	5 83	23 32	23 36	23 48	24 00	23 32	23 00	21 65
32	8 88	8 32	9 72	18 04	6 01	24 05	24 02	24 14	24 70	24 05	23 69	22 40
33	9 00	8 41	10 13	18 62	6 20	24 82	24 71	24 84	25 50	24 82	24 30	23 15
34	9 12	8 73	10 51	19 23	6 40	25 63	25 44	25 68	26 80	25 63	25 00	23 85
35	9 36	8 83	11 04	19 87	6 62	26 49	26 21	26 35	27 10	26 49	25 70	24 80
36	9 60	9 01	11 53	20 54	6 85	27 39	27 01	27 17	28 00	27 39	26 50	25 75
37	9 84	9 19	12 07	21 26	7 09	28 35	28 04	28 03	29 03	28 35	27 50	26 65
38	10 08	9 41	12 61	22 01	7 34	29 36	28 76	28 95	30 00	29 36	28 50	27 65
39	10 32	9 60	13 22	22 81	7 61	30 43	29 71	29 92	31 10	30 43	29 50	28 70
40	10 56	9 82	13 83	23 68	7 89	31 57	30 71	30 94	32 20	31 57	30 50	29 80
41	10 80	10 05	14 54	24 59	8 19	32 78	31 78	32 03	33 40	32 78	31 60	30 95
42	11 04	10 30	15 25	25 55	8 52	34 07	32 91	33 18	34 70	34 07	32 50	32 20
43	11 40	10 64	15 95	26 59	8 86	35 45	34 11	34 49	36 10	35 45	33 50	33 55
44	11 76	11 05	16 63	27 68	9 23	36 91	35 39	35 70	37 50	36 91	34 70	35 00
45	12 21	11 54	17 31	28 85	9 61	38 46	36 74	37 08	39 10	38 46	35 90	36 60
46	12 84	12 11	17 97	30 08	10 03	40 11	38 17	38 55	40 70	40 11	37 00	38 10
47	13 63	12 75	18 64	31 39	10 46	41 55	39 67	40 12	42 60	41 55	38 20	39 80
48	14 64	13 44	19 33	32 77	10 92	43 69	41 26	41 78	44 40	43 69	39 40	41 55
49	16 20	14 17	20 06	34 23	11 41	46 64	42 93	43 56	46 40	45 64	40 90	43 40
50	31 00	15 00	20 78	35 78	11 92	47 70	44 70	45 45	48 50	47 70	42 00	45 40
51	31 20	15 89	21 53	37 42	12 47	49 89	46 56	47 46	50 80	49 89	44 60	47 50
52	32 40	16 86	21 20	39 15	13 06	52 21	43 53	49 60	53 30	52 21	46 70	49 75
53	34 20	17 92	23 08	41 00	13 66	54 66	50 61	51 89	55 90	54 66	49 00	52 15
54	36 00	19 05	23 99	42 95	14 32	57 27	52 81	54 33	58 70	57 27	51 40	54 75

*The rates of the Germania, the Manhattan, the Mutual Life of N.Y., the New York Life, the Pacific Mutual, the Union Mutual, and of the Washington, are the same as those of the Equitable, of New York.

Some of the companies in Table No. 4 have no rates for any age below 25 years, hence we have given the rates of all the companies represented in the table only from age 25, though some of the companies have rates for ages younger than 25.

It will be observed that the figures which represent the mortality and reserve elements added together are called the "net premiums," and are supposed to represent the "net cost of insurance," without any loading whatever for expenses.

It is not difficult to understand whence the figures of the "mortality element," in the premium rates of old line companies, are derived. They are always nearly identical with those of some one of the standard mortality tables. Nor is it difficult to understand the figures of the "expense element," and why they should vary considerably, in different companies or societies. As a matter of fact, the savings effected in the management expenses by the Independent Order of Foresters and kindred societies, having the "lodge system" through which to carry on their operations, would make a reduction in the premium rates of old line companies ranging from 15 to 20 per cent., without diminishing in the least the amounts required to be set apart for the mortality and reserve elements.

The amounts required for the "reserve element" are such sums as will yield the face of the policies at the expectation of life of the policy-holder, computed at the rate per cent. adopted by the company as its standard. This sum therefore will also vary a little according as to whether 4, $4\frac{1}{2}$ or some other rate per cent. is used in the computation.

Since the institution of the Order, the "cost of risk" in the Independent Order of Foresters has been constantly under the figures of the "mortality element" in premium rates in old line companies, except perhaps in the year 1882. Having been an assessment society pure and simple from the foundation of the Order to July, 1881, the best years for the accumulation of a surplus were lost. Notwithstanding this fact, however, the Order, during the last twelve years of its nineteen years' history, has not only paid all benefit claims arising during that period, but it has also paid all the management expenses, and accumulated besides a surplus of nearly *three-quarters of a million dollars*, though its premium rates for the first year of membership are but a fraction over the "cost of risk," as laid down in the "Actuaries," or "Combined Experience Table." The mortality experience of the I.O.F., year by year since its organization, is as follows:

the Companies.

	The Canada Life.	The Sun Life.
3	19 60	17 85
7	19 60	18 40
4	20 30	19 00
4	21 00	19 65
7	21 60	20 30
3	22 30	20 95
2	23 00	21 65
5	23 00	22 40
3	24 30	23 15
13	25 00	23 95
19	25 70	24 80
10	26 50	25 75
5	27 50	26 65
16	28 50	27 65
13	29 60	28 70
7	30 50	29 80
8	31 60	30 95
7	32 50	32 20
15	33 50	33 55
1	34 70	35 00
6	35 00	36 50
1	37 00	38 10
5	38 20	39 80
9	39 40	41 55
4	40 00	43 40
0	42 60	45 40
9	44 60	47 50
1	46 70	49 75
6	49 0	52 15
7	51 40	54 75

New York Life, the
of the Equitable,

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I. O. F. MORTALITY RATE.

Under the Old Dispensation. Under the New Dispensation

Year.	Death Rate.	Year.	Death Rate.
1874	<i>nil.</i>	1881	4.50
1875	1.33	1882	11.00
1876	4.83	1883	4.73
1877	6.46	1884	4.23
1878	10.93	1885	7.76
1879	9.73	1886	4.85
1880	10.03	1887	5.78
1881	6.24	1888	6.43
		1889	5.85
		1890	5.18
		1891	6.40
		1892	6.25
Yearly average, 7.08			

Yearly average, 6.08

It must, however, be borne in mind that, when separation took place, there were thirty-six claims unpaid, which would, if taken into account as they should be, raise the mortality in 1881, under the old *régime*, to 10.05, and the yearly average to 7.62, instead of 7.08.

It will be observed that the mean "cost of risk" for a \$1,000 policy, between the ages of 18 and 54, both inclusive, is as follows, according to the various mortality tables, viz.:

"Combined Experience" Table (17 offices).....	\$10 72
Actuaries' (H ^M .)	" (20 offices)..... 10 25
American Experience	" (Mutual of N.Y).... 10 12
Meech	" (30 American offices). 9 63

If we compare the mortality tables, the one with the other, we shall find that the mortality is less than it was formerly in Great Britain and Ireland, and that the mortality in America is considerably less than it is in the British Isles. Taking the "Combined Experience" table as the standard, we shall find the following variations in the tables:

		Percentage of Difference.
Combined Experience rate.....	100.	
Actuaries (H ^M) "	93.88	6.12
American Experience "	94.12	5.88
Meech "	89.58	10.42

We shall conclude this chapter by giving one or two monetary tables, which are sometimes of use in making computations in connection with insurance matters :

COMPOUND INTEREST TABLE.—\$1 Principal.

The sum to which one dollar principal will increase at compound interest, in any number of years not exceeding forty, at 3, 4, 4½, 5, 5½ and 6 per cent. per annum.

Years.	3 per cent.	4 per cent.	4½ per cent.	5 per cent.	5½ per cent.	6 per cent.	Years.
1	1.030	1.040	1.045	1.050	1.055	1.060	1
2	1.061	1.082	1.092	1.103	1.113	1.124	2
3	1.093	1.125	1.141	1.158	1.174	1.191	3
4	1.126	1.170	1.193	1.216	1.239	1.262	4
5	1.159	1.217	1.246	1.276	1.307	1.338	5
6	1.194	1.265	1.302	1.340	1.379	1.419	6
7	1.230	1.316	1.361	1.407	1.455	1.504	7
8	1.267	1.369	1.422	1.477	1.535	1.594	8
9	1.305	1.423	1.486	1.551	1.619	1.689	9
10	1.344	1.480	1.553	1.629	1.708	1.791	10
11	1.384	1.539	1.623	1.710	1.802	1.898	11
12	1.426	1.601	1.696	1.796	1.901	2.012	12
13	1.469	1.665	1.772	1.886	2.006	2.133	13
14	1.513	1.732	1.852	1.980	2.116	2.261	14
15	1.558	1.801	1.935	2.079	2.232	2.397	15
16	1.605	1.873	2.022	2.183	2.355	2.540	16
17	1.653	1.948	2.113	2.292	2.485	2.693	17
18	1.702	2.026	2.208	2.407	2.621	2.854	18
19	1.754	2.107	2.308	2.527	2.766	3.026	19
20	1.806	2.191	2.412	2.653	2.918	3.207	20
21	1.860	2.279	2.520	2.786	3.078	3.400	21
22	1.916	2.370	2.634	2.925	3.248	3.604	22
23	1.974	2.465	2.752	3.072	3.426	3.820	23
24	2.033	2.563	2.876	3.225	3.615	4.049	24
25	2.094	2.666	3.005	3.386	3.813	4.292	25
26	2.157	2.772	3.141	3.556	4.023	4.549	26
27	2.221	2.883	3.282	3.733	4.244	4.822	27
28	2.288	2.999	3.430	3.920	4.478	5.112	28
29	2.357	3.119	3.584	4.116	4.724	5.418	29
30	2.427	3.243	3.745	4.322	4.984	5.743	30
31	2.500	3.373	3.914	4.538	5.258	6.088	31
32	2.575	3.508	4.090	4.765	5.547	6.453	32
33	2.652	3.648	4.274	5.003	5.852	6.841	33
34	2.732	3.794	4.466	5.253	6.174	7.251	34
35	2.814	3.946	4.667	5.516	6.514	7.686	35
36	2.898	4.104	4.877	5.792	6.872	8.147	36
37	2.985	4.268	5.097	6.081	7.250	8.636	37
38	3.075	4.439	5.326	6.385	7.649	9.154	38
39	3.167	4.616	5.566	6.705	8.069	9.704	39
40	3.262	4.801	5.816	7.040	8.513	10.286	40

To find the sum to which a given amount will increase, at compound interest, at any of the rates per cent. and number of years shown in the above table: Multiply the given amount by the sum to which one dollar will increase at the rate and for the number of years required, marking off as many decimals from the product as there are decimals in the multiplier and multiplicand.

COMPOUND INTEREST TABLE.—\$1 per Annum, in Advance.

The sum to which One Dollar per Annum, paid at the beginning of each year, will increase at compound interest, in any number of years not exceeding Forty, at 3, 4, 4½, 5, 5½ and 6 per cent. per annum.

per cent. Years.

1.060 1
1.124 2
1.191 3
1.262 4
1.338 5
1.419 6
1.504 7
1.594 8
1.689 9
1.791 10
1.898 11
2.012 12
2.133 13
2.261 14
2.397 15
2.540 16
2.693 17
2.854 18
3.026 19
3.207 20
3.400 21
3.604 22
3.820 23
4.049 24
4.292 25
4.549 26
4.822 27
5.112 28
5.418 29
5.743 30
6.088 31
6.453 32
6.841 33
7.251 34
7.686 35
8.147 36
8.636 37
9.154 38
9.704 39
10.286 40

Years.	3 per cent.	4 per cent.	4½ per cent.	5 per cent.	5½ per cent.	6 per cent.	Years.
1	1.030	1.040	1.045	1.050	1.055	1.060	1
2	2.091	2.122	2.137	2.153	2.168	2.184	2
3	3.184	3.246	3.278	3.310	3.342	3.375	3
4	4.309	4.416	4.471	4.526	4.581	4.637	4
5	5.468	5.633	5.717	5.802	5.888	5.975	5
6	6.662	6.898	7.019	7.142	7.267	7.394	6
7	7.892	8.214	8.380	8.549	8.722	8.897	7
8	9.159	9.583	9.802	10.027	10.256	10.491	8
9	10.464	11.006	11.288	11.578	11.875	12.181	9
10	11.808	12.486	12.841	13.207	13.583	13.972	10
11	13.192	14.026	14.464	14.917	15.385	15.870	11
12	14.618	15.627	16.160	16.713	17.287	17.882	12
13	16.086	17.292	17.932	18.599	19.292	20.015	13
14	17.599	19.024	19.784	20.579	21.409	22.276	14
15	19.157	20.825	21.719	22.657	23.641	24.673	15
16	20.762	22.698	23.742	24.840	25.996	27.213	16
17	22.414	24.645	25.855	27.132	28.481	29.906	17
18	24.117	26.671	28.064	29.539	31.103	32.760	18
19	25.870	28.778	30.371	32.066	33.868	35.786	19
20	27.676	30.969	32.783	34.719	36.786	38.993	20
21	29.537	33.248	35.303	37.505	39.864	42.392	21
22	31.453	35.618	37.937	40.430	43.112	45.996	22
23	33.426	38.083	40.689	43.502	46.538	49.816	23
24	35.459	40.646	43.565	46.727	50.153	53.865	24
25	37.553	43.312	46.571	50.113	53.966	58.156	25
26	39.710	46.084	49.711	53.669	57.989	62.706	26
27	41.931	48.968	52.993	57.403	62.233	67.528	27
28	44.219	51.966	56.423	61.323	66.711	72.640	28
29	46.575	55.085	60.007	65.439	71.435	78.058	29
30	49.003	58.328	63.752	69.761	76.419	83.802	30
31	51.503	61.701	67.666	74.299	81.677	89.890	31
32	54.078	65.210	71.756	79.064	87.225	96.343	32
33	56.730	68.858	76.030	84.067	93.077	103.184	33
34	59.462	72.652	80.497	89.320	99.251	110.435	34
35	62.276	76.598	85.164	94.836	105.765	118.121	35
36	65.174	80.702	90.041	100.628	112.637	126.268	36
37	68.159	84.970	95.138	106.710	119.887	134.904	37
38	71.234	89.409	100.464	113.095	127.536	144.053	38
39	74.401	94.026	106.030	119.800	135.606	153.762	39
40	77.663	98.827	111.847	126.840	144.119	164.048	40

To find the sum to which a given amount per annum will increase at compound interest, at any of the rates per cent. and number of years expressed in the above table:

Multiply the given amount per annum by the sum to which one dollar per annum will increase at the rate and for the number of years required, marking off as many decimals from the product as there are decimals in the multiplier and multiplicand.

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given amount by the
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and multiplicand.

COMPOUND DISCOUNT TABLE—\$1 Principal.

The present value of One Dollar to be received at the end of any number of years, not exceeding Forty, discounting at the rates of 3, 4, 4½, 5, 5½ and 6 per cent. compound interest.

Years.	3 per cent.	4 per cent.	4½ per cent.	5 per cent.	5½ per cent.	6 per cent.	Years.
1	.9709	.9615	.9569	.9524	.9479	.9434	1
2	.9426	.9246	.9157	.9070	.8984	.8900	2
3	.9151	.8890	.8763	.8638	.8516	.8396	3
4	.8885	.8548	.8386	.8227	.8072	.7921	4
5	.8626	.8219	.8025	.7835	.7651	.7473	5
6	.8375	.7903	.7679	.7462	.7252	.7050	6
7	.8131	.7599	.7348	.7107	.6874	.6651	7
8	.7894	.7307	.7032	.6768	.6516	.6274	8
9	.7664	.7026	.6729	.6446	.6176	.5919	9
10	.7441	.6756	.6439	.6139	.5854	.5584	10
11	.7224	.6496	.6162	.5847	.5549	.5268	11
12	.7014	.6246	.5897	.5568	.5260	.4970	12
13	.6810	.6006	.5643	.5303	.4986	.4688	13
14	.6611	.5775	.5400	.5051	.4726	.4423	14
15	.6419	.5553	.5167	.4810	.4479	.4173	15
16	.6232	.5339	.4945	.4581	.4246	.3936	16
17	.6050	.5134	.4732	.4363	.4024	.3714	17
18	.5874	.4936	.4528	.4155	.3815	.3503	18
19	.5703	.4746	.4333	.3957	.3616	.3305	19
20	.5537	.4564	.4146	.3769	.3427	.3118	20
21	.5375	.4388	.3968	.3589	.3249	.2942	21
22	.5219	.4220	.3797	.3418	.3079	.2775	22
23	.5067	.4057	.3633	.3256	.2919	.2618	23
24	.4919	.3901	.3477	.3101	.2767	.2470	24
25	.4776	.3751	.3327	.2953	.2622	.2330	25
26	.4637	.3607	.3184	.2812	.2486	.2198	26
27	.4502	.3468	.3047	.2678	.2356	.2074	27
28	.4371	.3335	.2916	.2551	.2233	.1956	28
29	.4243	.3207	.2790	.2429	.2117	.1846	29
30	.4120	.3083	.2670	.2314	.2006	.1741	30
31	.4000	.2965	.2555	.2204	.1902	.1643	31
32	.3883	.2851	.2445	.2099	.1803	.1550	32
33	.3770	.2741	.2340	.1999	.1709	.1462	33
34	.3660	.2636	.2239	.1904	.1620	.1379	34
35	.3554	.2534	.2143	.1813	.1535	.1301	35
36	.3450	.2437	.2050	.1727	.1455	.1227	36
37	.3350	.2343	.1962	.1644	.1379	.1158	37
38	.3252	.2253	.1887	.1566	.1307	.1092	38
39	.3158	.2166	.1797	.1491	.1239	.1031	39
40	.3066	.2083	.1719	.1420	.1175	.0972	40

To find the present value of a given amount to be received at the end of any number of years not exceeding forty, at any of the rates of compound discount expressed in the above Table:

Multiply the given amount by the present value of One Dollar at the rate and for the number of years required, marking off as many decimals from the product as there are decimals in the multiplier and multiplicand.

ncipal.

years, not exceeding
interest,

per cent. Years.

.9434	1
.8900	2
.8396	3
.7921	4
.7473	5
.7050	6
.6651	7
.6274	8
.5919	9
.5584	10
.5268	11
.4970	12
.4688	13
.4423	14
.4173	15
.3936	16
.3714	17
.3503	18
.3305	19
.3118	20
.2942	21
.2775	22
.2618	23
.2470	24
.2330	25
.2198	26
.2074	27
.1956	28
.1846	29
.1741	30
.1643	31
.1550	32
.1462	33
.1379	34
.1301	35
.1227	36
.1158	37
.1092	38
.1031	39
.0972	40

any number of years
above Table:
and for the number of
decimals in the multi-

COMPOUND DISCOUNT TABLE.—\$1 Per Annum.

The present value of an annuity of one dollar (annuity payable at the end of each year), for any number of years, not exceeding forty, discounting at the rate of 3, 4, 4½, 5, 5½, and 6 per cent. compound interest.

Years.	3 per cent.	4 per cent.	4½ per cent.	5 per cent.	5½ per cent.	6 per cent.	Years.
1	.971	.962	.957	.952	.948	.943	1
2	1.913	1.886	1.873	1.859	1.846	1.833	2
3	2.829	2.775	2.749	2.723	2.698	2.673	3
4	3.717	3.630	3.588	3.546	3.505	3.465	4
5	4.580	4.452	4.390	4.329	4.270	4.212	5
6	5.417	5.242	5.158	5.076	4.996	4.917	6
7	6.230	6.002	5.893	5.786	5.683	5.582	7
8	7.020	6.733	6.596	6.463	6.335	6.210	8
9	7.786	7.435	7.269	7.108	6.952	6.802	9
10	8.530	8.111	7.913	7.722	7.538	7.360	10
11	9.253	8.766	8.529	8.306	8.093	7.887	11
12	9.954	9.385	9.119	8.863	8.619	8.384	12
13	10.635	9.986	9.683	9.394	9.117	8.853	13
14	11.296	10.563	10.223	9.899	9.590	9.295	14
15	11.938	11.118	10.740	10.380	10.038	9.712	15
16	12.561	11.652	11.234	10.838	10.462	10.106	16
17	13.166	12.166	11.704	11.274	10.865	10.477	17
18	13.754	12.659	12.160	11.690	11.246	10.828	18
19	14.324	13.134	12.593	12.085	11.608	11.158	19
20	14.877	13.590	13.008	12.462	11.950	11.470	20
21	15.415	14.029	13.405	12.821	12.275	11.764	21
22	15.937	14.451	13.784	13.163	12.583	12.042	22
23	16.444	14.857	14.148	13.489	12.875	12.303	23
24	16.936	15.247	14.495	13.799	13.152	12.550	24
25	17.413	15.622	14.828	14.094	13.414	12.783	25
26	17.877	15.983	15.147	14.375	13.662	13.003	26
27	18.327	16.330	15.451	14.643	13.898	13.210	27
28	18.764	16.663	15.745	14.898	14.121	13.406	28
29	19.188	16.984	16.022	15.141	14.333	13.591	29
30	19.600	17.292	16.289	15.372	14.534	13.765	30
31	20.000	17.588	16.544	15.593	14.724	13.929	31
32	20.389	17.874	16.789	15.803	14.904	14.084	32
33	20.766	18.148	17.023	16.003	15.075	14.230	33
34	21.132	18.411	17.247	16.193	15.237	14.368	34
35	21.487	18.665	17.461	16.374	15.391	14.498	35
36	21.832	18.908	17.666	16.547	15.536	14.621	36
37	22.167	19.143	17.862	16.711	15.674	14.737	37
38	22.492	19.368	18.050	16.868	15.805	14.846	38
39	22.808	19.584	18.230	17.017	15.929	14.949	39
40	23.115	19.793	18.402	17.159	16.046	15.046	40

To find the value of a given amount, to be received at the end of each year during any number of years, not exceeding forty, at any of the rates of compound discount given in the above table: Multiply the given amount to be received at the end of each year by the present value of ONE DOLLAR per annum at the rate and number of years required, and mark off as many decimals from the product as there are decimals in the multiplier and multiplicand.

To ascertain insurable value of a life, assume a rate per cent. of interest and income, and find amount set opposite expectation of a life and under rate assumed, and multiply by annual income. This will give amount that would be required during expectation, and would be all exhausted at expectation in case of death.

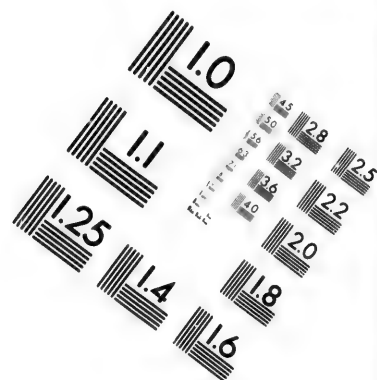
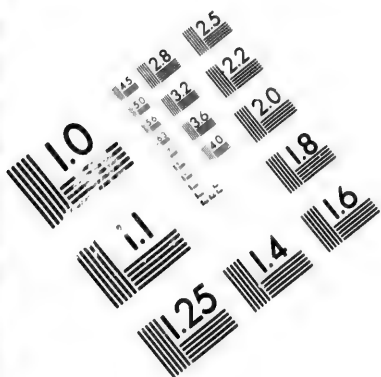
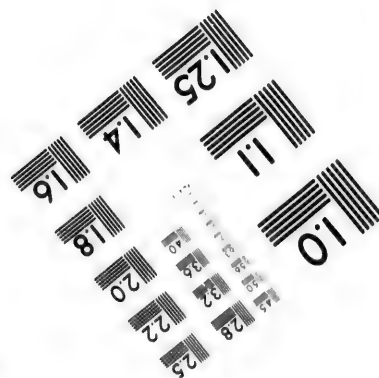
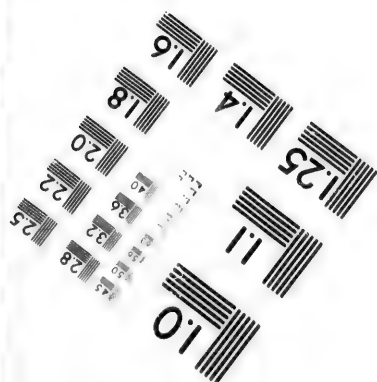
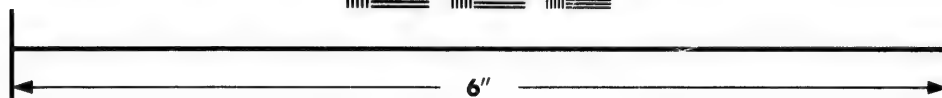
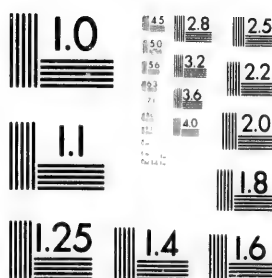
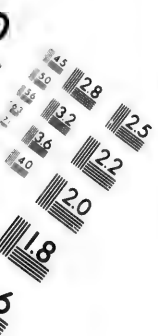


IMAGE EVALUATION TEST TARGET (MT-3)



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23 WEST MAIN STREET
WEBSTER, N. Y. 14580
(716) 872-4503



No. 16, S. D. Prim, died Jan. 9th, 1877, in England, Court Celestine, No. 5, Troy, N. Y.	349 20	No. 36, Jos. Duthek, died Aug. 8th, 1877, Court Cech, No. 6, Missouri	601 30
No. 17, A. F. Busch, died Nov. 10th, 1876, in Germany, Court Independence, No. 4, New York	308 40	No. 37, Wm. A. Richardson, died Aug. 30th, 1877, Court Jackson, No. 9, West Virginia	610 00
No. 18, Thomas Tablingson, died Feb. 11th, 1877, Court Prosperity, No. 12, Rochester, N. Y.	376 90	No. 38, Coster Heimberger, died Sept. 17th, 1877, Court General N. Lyon, No. 4, Missouri	615 00
No. 19, Abraham VanUlem, died April 20th, 1877, Court Detroit, No. 1, Detroit, Mich.	454 40	No. 39, Frank Kremer, died Sept. 5th, 1877, Court Detroit, No. 1, Michigan	650 70
No. 20, Thos. Hoskins, died April 28th, 1877, Court Rose of the Valley, No. 8, Pittston, Pa.	478 60	No. 40, Wm. Couch, died Aug. 25th, 1877, Court Hope, No. 1, Canada (in gold)	604 36
No. 21, Thos. Morgan, died May 5th, 1877, Court Liberty, No. 1, Barton, Md.	476 50	No. 41, J. R. Philson, died Oct. 18th, 1877, Court Love, No. 15, Ohio	714 10
No. 22, Thos. McCormick, died May 5th, 1877, Court Charter Oak, No. 8, West Troy, Albany Co., N. Y.	480 30	No. 42, J. H. McGrath, died Aug. 14th, 1877, Court St. Clair, No. 27, Ohio	602 70
No. 23, Luther Hosford, died May 18th, 1877, same Court	490 90	No. 43, F. W. Kammerer, died Oct. 5th, 1877, Court Republic, No. 1, Indiana	710 20
No. 24, W. H. Friend, died June 14th, 1877, Court Republic, No. 1, New Albany, Ind.	540 30	No. 44, Frank Braun, died Oct. 23rd, 1877, Court Columbia, No. 13, Kentucky	750 80
No. 25, W. R. Mahon, died July 12th, 1877, Court Stanley, No. 8, West Virginia	574 40	No. 45, R. Johns, died Sept. 13th, 1877, Court Flower of the Forest, No. 3, Canada	700 00
No. 26, Henry Bernhauer, killed by a neighbor, July 3rd, 1877, Court Garden City, No. 1, Illinois	580 70	No. 46, J. Sidel, died Oct. 29th, 1877, Court Maple, No. 1, Kentucky	751 90
No. 27, M. Deitrich, killed by cars July 10th, 1877, Court Hazel, No. 7, Pa.	556 10	No. 47, J. Oatenrider, died Nov. 4th, 1877, Court Columbia, No. 13, Kentucky	768 80
No. 28, O. F. Wobrock, drowned July 15th, 1877, Court Charter Oak, No. 8, New York	579 50	No. 48, H. Stephan, died Nov. 28th, 1877, Court Humboldt, No. 14, Cleveland, O.	798 90
No. 29, Edward May, died July 17th, 1877, Court Liberty, No. 1, Nashville, Tenn.	579 70	No. 49, S. Muscowitz, died Nov. 7th, 1877, Court Liberty, No. 1, Nashville, Tenn.	766 60
No. 30, Walter B. Jones, died July 23rd, 1877, Court Maple, No. 1, Ky.	589 10	No. 50, Chas. Johnson, died Dec. 5th, 1877, Court Hinton, No. 16, Hinton, West Va.	810 90
No. 31, Paul Hammel, died July 31st, 1877, Court Schiller, No. 12, Ohio	604 30	No. 51, R. Nelson, died Dec. 25th, 1877, Court Mount Vernon, No. 15, Brooklyn, N. Y.	823 20
No. 32, John Bubb, burst a blood vessel and died Aug. 7th, 1877, Court King Solomon, No. 13, Syracuse, N. Y.	608 00	No. 52, Chas. Schroeder, died Dec. 14th, 1877, Court Bismarck, No. 18, Cleveland, O.	810 50
No. 33, — Cunningham, murdered by two ruffians on the roadside near his home, Aug. 10th, 1877, Court Jackson, No. 9, West Virginia	601 00	1878	
No. 34, A. W. Pannowitz, died Aug. 10th, 1877, Court Lincoln, No. 4, Michigan	604 10	No. 53, F. Stueke, died Jan. 6th, 1878, Court Independence, No. 4, New York	855 70
No. 35, Jas. Duggon, died Aug. 18th, 1877, Court Geo. Washington, No. 9, Pa.	610 60	No. 54, Leon Levy, died Jan. 7th, 1878, Court Washington, No. 3, Detroit Mich.	853 50
		No. 55, Geo. W. Long, died Jan. 19th, 1878, Court Forest City, No. 34, Cleveland, O.	875 60
		No. 56, A. Graef, died Jan. 6th, 1878, Court Humboldt, No. 14, O.	860 40
		No. 57, G. W. Bottan, died Jan. 14, 1878, Court Kellogg, No. 20, O.	870 00

No. 58, John Grogan, Jr., died Jan. 16th, 1878, Court Faith, No. 3, Ohio.....	863 40	No. 80, Louis Baussachs, died May 6th, 1878, Court George Washington, No. 7, New York.....	1000 00
No. 59, A. G. Stout, died Jan. 28th, 1878, Court Washington, No. 6, Tennessee.....	889 90	No. 81, C. Haag, died May 14th, 1878, Court Bradus, No. 17, Kentucky.....	1000 00
No. 60, Dr. D. R. Fletcher, died Jan. 31st, 1878, Court Washington, No. 9, Ohio.....	890 40	No. 82, George Slater, died May 19th, 1878, Court Eureka, No. 14, Pa.....	1000 00
No. 61, John Stackhouse, died Feb. 1st, 1878, Court Colorado, No. 1, Colorado.....	891 50	No. 83, C. W. Matthews, died May 21st, 1878, Court Robin Hood, No. 16, New York.....	1000 00
No. 62, F. W. Weller, died Feb. 11th, 1878, Court Lincoln, No. 7, Mo.....	911 30	No. 84, John A. Magee, died May 25th, 1878, Court Robin Hood, No. 16, New York.....	1000 00
No. 63, John B. O. Brown, died Feb. 20th, 1878, Court America, No. 1, Mo.....	924 10	No. 85, T. H. Williamson, died May 17th, 1878, Court Benevolence, No. 7, Tennessee.....	1000 00
No. 64, F. Beach, died Feb. 20th, 1878, Court Morton, No. 7, Ind.....	954 40	No. 86, Jacob Barta, died May 2nd, 1878, Court Cech, No. 6, Missouri.....	1000 00
No. 65, R. W. Honner, died Feb. 23rd, 1878, Court Shawmut, No. 3, Massachusetts.....	940 00	No. 87, Wm. Croley, died May 16th, 1878, Court Caldwell, No. 5, Ohio.....	1000 00
No. 66, R. C. Moore, died March 2nd, 1878, Court Daniel Boone, No. 7, Kentucky.....	977 50	No. 88, J. Oberle, died May 27th, 1878, Court Rheinstein, No. 39, Ohio.....	1000 00
No. 67, R. Baker, died March 15th, 1878, Court Charter Oak, No. 3, Illinois.....	1000 00	No. 89, C. Geis, died May 29th, 1878, Court Rheinstein, No. 39, O.....	1000 00
No. 68, W. K. Murphy, died March 19th, 1878, Court Daniel Boone, No. 7, Kentucky.....	1000 00	No. 90, Robt. W. Hayes, died May 29th, 1878, Court Waverly, No. 15, Kentucky.....	1000 00
No. 69, F. V. Schaefer, died March 24th, 1878, Court King Solomon, No. 13, New York.....	1000 00	No. 91, Thos. C. Crunk, died May 25th, 1878, Court Woodland, No. 5, Tennessee.....	1000 00
No. 70, John W. Simmons, died March 1st, 1878, Court Hope, No. 1, Canada.....	1000 00	No. 92, J. T. Brown, died May 30th, 1878, Court Benevolence, No. 7, Tennessee.....	1000 00
No. 71, S. W. Weinstalk, died March 16th, 1878, Court Centennial, No. 5, Kentucky.....	1090 00	No. 93, E. Dakin, died June 21st, 1878, Court Celestine, No. 5, N.Y.....	1000 00
No. 72, Jas. McFarland, died March 27th, 1878, Court Waverley, No. 15, Kentucky.....	1000 00	No. 94, John Franz, died June 17th, 1878, Court Schiller, No. 22, N.Y.....	1000 00
No. 73, M. Walker, died March 23rd, 1878, Court Meridian, No. 4, Massachusetts.....	1000 00	No. 95, John Green, died June 21st, 1878, Court Hazel, No. 7, Pa.....	1000 00
No. 74, S. J. Parent, died April 1st, 1878, Court Morton, No. 7, Ind.....	1000 00	No. 96, M. Lochre, died July 10th, 1878, Court Broadway, No. 9, Ky.....	1000 00
No. 75, E. F. Nauman, died April 4th, 1878, Court Jefferson, No. 11, Kentucky.....	1000 00	No. 97, J. M. Riley, died July 11th, 1878, Court Morton, No. 7, Ind.....	1000 00
No. 76, B. A. Perkins, died April 3rd, 1878, Court Everett, No. 29, O.....	1000 00	No. 98, C. Brnel, died July 1st, 1878, Court Hubertus, No. 12, Ky.....	1000 00
No. 77, John Heidenrich, died April 4th, 1878, Court Charter Oak, No. 8, New York.....	1000 00	No. 99, S. H. Hicks, died July 24th, 1878, Court Liberty, No. 1, Tenn.....	1000 00
No. 78, W. H. Sanders, died Mch 24th, 1878, Court Cincinnati, No. 33, Ohio.....	1000 00	No. 100, Chas. E. Thomas, died April 17th, 1878, Court Taylor, No. 17, Ohio.....	1000 00
No. 79, W. B. Shaw, died April 21st, 1878, Court Flower of the Forest, No. 3, Ontario.....	1000 00	No. 101, Chas. J. Yott, died July 1st, 1878, Court Caldwell, No. 5, Ohio.....	1000 00

chs, died	No. 102, S. J. Hart, died July 4th,	No. 124, Wm. Insell (heart dis-
t George	1878, Court Prentice, No. 2, Ky. \$1000 00	ease), died Sept. 16th, 1878,
ew York \$1000 00	No. 103, T. J. Bevans, died July	Court Maple, No. 4, Canada. \$1000 00
May 14th,	21st, 1878, Court Taylor, No.	No. 125, A. Freedman, died Sept.
No. 17,	17, Ohio. 1000 00	25th, 1878, Court Hiram, No.
died May	No. 104, Chas. F. W. Brinkmeyer,	17, N. Y. 1000 00
reka, No.	died July 23rd, 1878, Court Cin-	No. 126, Wm. Boylan, died June
1000 00	cinat. No. 33, Ohio. 1000 00	25th, 1878, Court Charter Oak,
ews, died	No. 105, U. Marugg, died July	No. 8, New York. 1000 00
rt Robin	23rd, 1878, Court Lincoln, No.	No. 127, Gustave Lehr, died Aug.
ork. 1000 00	7, Mo. 1000 00	10th, 1878, Court Daniel Boone,
died May	No. 106, Jas. D. Robertson, died	No. 7, Kentucky. 1000 00
bin Hood,	July 25th, 1878, Court Hender-	No. 128, Jas. F. Caine, died Sept.
1000 00	son, No. 27, Ky. 1000 00	17th, 1878, Court Freeman's
ason, died	No. 107, John H. Martin, died	Pride, No. 2, Mass. 1000 00
t Benevo-	July 27th, 1878, Court Mount	No. 129, Robert Hersbein, died
ce. 1000 00	Vernon, No. 15, N. Y. 1000 00	Sept. 20th, 1878, Court Ala-
died May	No. 108, F. Gross, died July 29th,	bama, No. 1, Alabama. 1000 00
ch, No. 6,	1878, Court United States, No.	No. 130, I. Giegler, died Sept.
1000 00	1, N. Y. 1000 00	24th, 1878, Court North West-
died May	No. 109, D. B. Kitchen, died July	ern, No. 24, Ohio. 1000 00
ttwell, No.	29th, 1878, Court Henderson,	No. 131, D. W. Chase, died Sept.
1000 00	No. 27, Ky. 1000 00	28th, 1878, Court Onondaga
May 27th,	No. 110, S. Poulter, died Aug.	Chief, No. 29, New York. 1000 00
n, No. 39,	4th, 1878, Court Middletown,	No. 132, Wm. Evans, died Oct.
1000 00	No. 19, Ky. 1000 00	4th, 1878, Court Francis, No.
May 29th,	No. 111, A. Lienert, died Aug.	6, N. Y. 1000 00
, No. 39, O.	16th, 1878, Court Liberty, No.	No. 133, W. B. Wharton, died
eyes, died	1, Tenn. 1000 00	Oct. 5th, 1878, Court Sherwood
Waverly,	No. 112, J. B. Rea, died Aug.	Forest, No. 5, Indiana. 1000 00
1000 00	19th, 1878, Court King Solo-	No. 134, Michael Halpin, died
died May	mon, No. 13, N. Y. 1000 00	Oct. 16th, 1878, Court Cohn,
Woodland,	No. 113, P. Kane, died Aug. 21st,	No. 4, Indiana. 1000 00
1000 00	1878, Court Farragut, No. 14,	No. 135, Frank Sluka, died Oct.
died May	Mass. 1000 00	19th, 1878, Court Prague, No.
hevolence,	No. 114, Gerhardt Ralke, died	36, Ohio. 1000 00
1000 00	Aug. 24th, 1878, Court Schiller,	No. 136, A. F. Meacham, died
June 21st,	No. 12, Ohio. 1000 00	Oct. 19th, 1878, Court Benevo-
, No. 5,	No. 115, Jacob Meyer, died July	lence, No. 7, Tennessee. 1000 00
1000 00	15th, 1878, Court Bradas, No.	No. 137, Walter R. Reans, died
died June	17, Ky. 1000 00	Sept. 22nd, 1878, Court Stone-
iller, No.	No. 116, Wm. L. Glover, died	wall Jackson, No. 1, Water
1000 00	July 25th, 1878, Court Enter-	Valley, Miss. 1000 00
died June	prise, No. 2, Ohio. 1000 00	No. 138, J. E. Beaton, died Sept.
el, No. 7,	No. 117, J. H. Shumaker, killed	30th, 1878, Court Stonewall
1000 00	Aug. 3rd, 1878, Court Energy,	Jackson, No. 1, Water Valley,
died July	No. 2, West Va. 1000 00	Miss. 1000 00
roadway,	No. 118, Jos. M. Croninger, died	No. 139, A. Long, died Oct. 8th,
1000 00	Aug. 25th, 1878, Court Triumph,	1878, Court Faith, No. 3, Mid-
died July	No. 46, Ohio. 1000 00	dleport, Ohio. 1000 00
ton, No.	No. 119, K. Lee (yellow fever),	No. 140, Wm. H. Bartlett, died
1000 00	died Aug. 31st, 1878, Court	Oct. 15th, 1878, Court Stone-
July 1st,	Stonewall Jackson, No. 1, Miss.	wall Jackson, No. 1, Water
No. 12,	No. 120, Wm. Blair, died Sept.	Valley, Miss. 1000 00
1000 00	11th, 1878, Court Jacob's Tent,	No. 141, Joseph F. Douglass, died
died July	No. 9, N. Y. 1000 00	Oct. 15th, 1878, Court Joe
erty, No.	No. 121, G. Dettweeler, died Sept.	Davless, No. 23, Owensboro',
1000 00	11th, 1878, Court Schiller, No.	Ky. 1000 00
as, died	6, Ky. 1000 00	No. 142, P. W. Pinnell, died Oct.
taylor,	No. 122, L. L. Learned, died Sept.	23rd, 1878, Court Stonewall
1000 00	13th, 1878, Court General War-	Jackson, No. 1, Water Valley,
died July	ren, No. 11, Mass. 1000 00	Miss. 1000 00
well, No.	No. 123, James J. Horton, died	No. 143, S. C. Bassam, died Oct.
1000 00	Sept. 15th, 1878, Court Onon-	25th, 1878, Court Elizabeth, No.
	daga Chief, No. 29, N. Y. 1000 00	31, Raymond City, W. Virginia 1000 00

No. 144, George G. Hugh, died Oct. 28th, 1878, Court Madison, No. 8, Jackson, Tenn.....	\$1000 00
No. 145, R. T. Nordaby, died Oct. 31st, 1878, Court Wil-on, No. 12, Titusville, Pa.....	1000 00
No. 146, P. Morxter, died Oct. 31st, 1878, Court Schiller, No. 6, Louisville, Ky.....	1000 00
No. 147, Walter Dean, died Nov. 4th, 1878, Court Elizabeth, No. 31, Raymond City, W. Virginia	1000 00
No. 148, Wm. Heil, died Nov. 4th, 1878, Court Washington, No. 16, Cleveland, Ohio.....	1000 00
No. 149, Jos. Gress, died Nov. 4th, 1878, Court Schiller, No. 22, Syracuse, N.Y.....	1000 00
No. 150, C. O'Leary, died Nov. 5th, 1878, Court Lechmere, No. 24, East Cambridge, Mass.....	1000 00
No. 151, John T. Berg, died Nov. 17th, 1878, Court Belfontaine, No. 9, St. Louis, Mo.....	1000 00
No. 152, James M. Yates, died Nov. 18th, 1878, Court Hobah, No. 8.....	1000 00
No. 153, John Beyer, died Nov. 25th, 1878, Court Humboldt, No. 14.....	1000 00
No. 154, William E. Freese, shot Nov. 23rd, 1878, Court Morton, No. 7, Terre Haute, Ind.....	1000 00
No. 155, David Heldenstein, died Dec. 7th, 1878, Court Empire City, No. 2, New York City...	1000 00
No. 156, Joseph H. Williams, died Dec. 13th, 1878, Court Madison, No. 8, Jackson, Tenn.....	1000 00
No. 157, James A. Boyd, died Dec. 15th, 1878, Court Lincoln, No. 23, Nuttallburg, West Virginia.	1000 00
No. 158, A. Lothian, died of quick consumption, Dec. 17th, 1878, Court Shawmut, No. 3, Boston, Mass.....	1000 00
No. 159, C. Schlick, died Dec. 23rd, 1878, Court Schiller, No. 12, Cleveland, Ohio.....	1000 00
No. 160, Thomas Antle, died Dec. 30th, 1878, Court Daniel Boone, No. 7, Louisville Ky.....	1000 00
No. 161, G. Gentner, died Dec. 31st, 1878, Court Schiller, No. 6, Louisville, Ky.....	1000 00
No. 162, John H. Wagner, died Jan. 5th, 1879, Court Excelsior, No. 3, St. Louis, Mo.....	1000 00
No. 163, Emil Grollmund, died Jan. 5th, 1879, Court Independence, No. 4, New York City ..	1000 00
No. 164, Jas. C. Barclay, died Jan. 8th, 1879, Court Hobah, No. 8, Lexington, Ky.....	1000 00
No. 165, Christ. Bost, died Jan. 8th, 1879, Court Silva, No. 3, Louisville, Ky.....	\$1000 00
No. 166, George Fisher, Jr., died Jan. 10th, 1879, Court Broadway, No. 9, Louisville, Ky.....	1000 00
No. 167, Michael Foley, died Jan. 13th, 1879, Court Metropolitan, No. 17, Boston Highlands, Mass.....	1000 00
No. 168, Albert Olewine, died Jan. 13th, 1879, Court Mason, No. 40, Springfield, Ohio.....	1000 00
No. 169, Valentine Homer, died Jan. 17th, 1879, Court General Warran, No. 11, Boston Highlands, Mass.....	1000 00
No. 170, John M. Withers, died Jan. 21st, 1879, Court Madison, No. 8, Tenn.....	1000 00
No. 171, Michael Brady, died Dec. 9th, 1878, Court Bradus, No. 17, Louisville, Ky.....	1000 00
No. 172, George Supper, died Jan. 15th, 1879, Court Charter Oak, No. 3, Collinsville, Ill.....	1000 00
No. 173, W. F. Stevens, died Jan. 29th, 1879, Court Colorado, No. 1, Caribou, Col.....	1000 00
No. 174, Henry Regener, died Jan. 30th, 1879, Court Schiller, No. 22, Syracuse, N.Y.....	1000 00
No. 175, John Horsman, died Feb. 4th, 1879, Court Waverly, No. 1, Louisville, Ky.....	1000 00
No. 176, Frank Hugger, died Feb. 7th, 1879, Court Rheinstein, No. 39, Cleveland, Ohio.....	1000 00
No. 177, Henry Came, died Feb. 15th, 1879, Court Robin Hood, No. 8, Harmony, Ind.....	1000 00
No. 178, Henry Roth, died Feb. 19th, 1879, Court Lake Erie, No. 21, Cleveland, Ohio.....	1000 00
No. 179, H. Sayre, died Jan. 1st, 1879, Court Mt. Cedar, No. 42, Ohio.....	1000 00
No. 180, Charles Bell, died Jan. 4th, 1879, Court Sherwood Forest, No. 5, Indiana.....	1000 00
No. 181, W. H. Davis, died Feb. 22nd, 1879, Court Hermon Carleton, No. 1, Arkansas.....	1000 00
No. 182, Wm. Thompson, died Feb. 26th, 1879, Court Franklin, No. 19, Mass.....	1000 00
No. 183, Thos. Spratt, died Feb. 27th, 1879, Court Brant, No. 2, Ontario.....	1000 00
No. 184, Frank Vokel, died March 4th, 1879, Court Pike, No. 11, Mo.....	1000 00
No. 185, L. Cohen, died March 5th, 1879, Court Hope, No. 1, Ont.....	1000 00

ed Jan. a, N.Y. \$1000 00	No. 186, E. J. Kelley, died March 8th, 1879, Court Bunker Hill, No. 27, Mass.	No. 207, Joseph Schloss, died May 2nd, 1879, Court King Solomon, No. 13, Syracuse, N.Y.
r., died Broad- Ky. 1000 00	No. 187, Frank H. Leonard, died March 14th, 1879, Court Tay- lor, No. 17,	No. 208, W. Goepper, died May 3rd, 1879, Court Hubertus, No. 12, Kentucky
ied Jan. opolitan, ghlands, 1000 00	No. 188, Edward Farr, died Mch 15th, 1879, Court Robia Hood, No. 16, New York	No. 209, Martin Michelbacher, died May 6th, 1879, Court Robin Hood, No. 16,
ied Jan. mon, No. 1000 00	No. 189, Wm. M. Bristol, died March 20th, 1879, Court Daniel Boone, No. 7, Ky.	No. 210, Z. G. Jackson, died May 10th, 1879, Court Milan, No. 11, Tennessee
ner, died General on High- 1000 00	No. 190, Charles Walker, died March 24th, 1879, Court Bea- consfield, No. 15, Ont.	No. 211, John L. Dailey died May 10th, 1879, Court Harrison, No. 8, Ohio
ers, died Madison, 1000 00	No. 191, Conrad Kahlenberg, died March 24th, 1879, Court Luet- zow, No. 19, Pa.	No. 212, Theo. Garnier, died May 16th, 1879, Court Daniel Boone, No. 7, Kentucky
ly, died Bradus, 1000 00	No. 192, Frank Kremp, died Feb. 10th, 1879, Court North West- ern, No. 24, Cincinnati, Ohio.	No. 213, Jacob Wisenauer, died May 6th, 1879, Court Luetzow, No. 19, Pa.
ied Jan. ster Oak, 1000 00	No. 193, J. Brunnitt, died Feb. 24th, 1879, Court Henderson, 6th, 1879, Court Washington, No. 27, Ky.	No. 214, Peter Douglas, died May 23rd, 1879, Court Bradus, No. 17, Kentucky
ied Jan. rado, No. 1000 00	No. 194, Joseph Wolthers, died March 28th, 1879, Court Water- ford, No. 14, Ont.	No. 215, Thomas Grumwell, died May 25th, 1879, Court Charter Oak, No. 8, N.Y.
ied Jan. iller, No. 1000 00	No. 195, Alfred Riston, died Mch 30th, 1879, Court Forest, No. 6, Ohio	No. 216, John N. Bragg, died June 4th, 1879, Court Gen. Warren, No. 11, Mass.
ap, died Waverly, 1000 00	No. 196, Henry Alsopp, killed in the coal mine, April 1st, 1879, Court Three Knots, No. 11, Pa.	No. 217, Z. Pepson, died June 5th, 1879, Court Essex, No. 30, Mass.
ied Feb. stein, No. 1000 00	No. 197, Jacob W. Husher, died April 6th, 1879, Court Green- castle, No. 11, Ind.	No. 218, V. Bollinger, died June 19th, 1879, Court King William, No. 26, N.Y.
ied Feb. in Hood, 1000 00	No. 198, S. H. Boykin, died April 10th, 1879, Court Liberty, No. 5, Virginia	No. 219, Henry Klick, died June 25th, 1879, Court Goethe Hain, No. 30, N.Y.
ied Feb. ake Erie, 1000 00	No. 199, S. Monk, killed in the coal mine, April 15th, 1879, Court Rose of the Valley, No. 8, Pa.	No. 220, H. Arnold, died at Stras- burg, Germany, Dec. 8th, 1878, Court North-Western, No. 24, ...
Jan. 1st, No. 42, 1000 00	No. 200, Thos. Powers, died April 18th, 1879, Court Prospect, No. 18, Mass.	No. 221, Robert S. Johnson, died Jan. 27th, 1879, Court Triumphi, No. 46, Gallipolis, Ohio.
ied Jan. ood For- 1000 00	No. 201, James Mooney, killed by the railroad, April 18th, 1879, Court Evening Star, No. 7, W. Virginia	No. 222, E. A. Bullock, died June 25th, 1879, Court Bradus, No. 17, Kentucky
ied Feb. Hermion ssas. 1000 00	No. 202, John Menke, died March 17th, 1879, Court Centennial, No. 2, Mich.	No. 223, Thos. Jewell, died July 8th, 1879, Court Lincoln, No. 4, Michigan
on, died Franklin, 1000 00	No. 203, John Omer, died April No. 10, Kentucky	No. 224, Thos. Smith, died July 9th, 1879, Court Freeman's Pride, No. 2, Massachusetts, ...
ied Feb. t, No. 2, 1000 00	No. 204, John D. Murphy, died April 19th, 1879, Court Daniel Boone, No. 7, Kentucky	No. 225, W. A. Edwards, died July 11th, 1879, Court Liberty, No. 5, Virginia.
ed March No. 11, 1000 00	No. 205, Peter McGinniss, died April 20th, 1879, Court General Warren, No. 11, Mass.	No. 226, R. D. Jones, died July 12th, 1879, Court Energy, No. 2, West Virginia.
March No. 1, 1000 00	No. 206, John H. McCullagh, died April 20th, 1879, Court Hender- son, No. 27, Kentucky	No. 227, Chas. A. Clark, died July 25th, 1879, Court Akron, No. 50, Ohio
		No. 228, M. Robinson, died June 10th, 1879, Court Washington, No. 3, Michigan.

No. 229, R. F. Tallon, Court Barksdale, No. 2, Miss., killed by a gun-shot wound, June 26th, 1879.....	1000 00
No. 230, H. R. Symons, Court Nevada, No. 1, shot July 22nd, 1879.....	1000 00
No. 231, R. G. Murphy, Court Sherwood Forest, No. 5, Ind., died June 24th, 1879.....	1000 00
No. 232, Owen Cummings, Court Marion, No. 32, Mass., died July 31st, 1879.....	1000 00
No. 233, Paul Biri, Court Hubertus, No. 12, Ky., died July 31st, 1879.....	1000 00
No. 234, Francis D. Horton, Court King Solomon, No. 13, New York, died Aug. 4th, 1879.....	1000 00
No. 235, W. Stock, Court Excelsior, No. 3, Mo., died Aug. 6th, 1879.....	1000 00
No. 236, Wm. Stey, Court Broadway, No. 9, Ky., died Aug. 7th, 1879.....	1000 00
No. 237, Adam Kirkwood, Court Terre Haute, No. 10, Ind., died Aug. 11th, 1879.....	1000 00
No. 238, Dr. E. Mooreman, Court Daniel Boone, No. 7, Ky., died Aug. 12th, 1879.....	1000 00
No. 239, A. Herzog, Court Nimrod, No. —, N.Y., died Aug. 15th, 1879.....	1000 00
No. 240, Jacob Uhl, Court Hubertus, No. 12, Ky., died July 12th, 1879.....	1000 00
No. 241, E. T. Oakley, Court Herman Kariton, No. 1, Arkansas, drowned July 25th, 1879.....	1000 00
No. 242, Louis Mock, Court Triumph, No. 46, Ohio, died Aug. 10th, 1879.....	1000 00
No. 243, James Gagan, Court Broadway, No. 9, Ky., died Aug. 14th, 1879.....	1000 00
No. 244, M. Tinsterswald, Court Centennial, No. 2, Mich., died Aug. 23rd, 1879.....	1000 00
No. 245, John Berger, Court Kellogg, No. 20, O., died Aug. 25th, 1879.....	1000 00
No. 246, Jacob Lehman, Court Lincoln, No. 4, Mich., drowned May 29th, 1879.....	1000 00
No. 247, A. B. Nicol, Court Purity, No. 2, Mo., died Sept. 14th, 1879.....	1000 00
No. 248, A. J. Hicks, Court Henderson, No. 27, Ky., died Sept. 17th, 1879.....	1000 00
No. 249, P. Ruppert, Court Unity, No. 12, Mo., died Sept. 17th, 1879.....	1000 00
No. 250, S. Siefred, Court Liberty, No. 1, Tenn., died Sept. 3rd, 1879.....	1000 00
No. 251, Oliver Towles, Court Benevolence, No. 7, Tenn., died Sept. 24th, 1879.....	1000 00
No. 252, Wm. Schmidt, Court Franklin, No. 4, Ky., died Sept. 29th, 1879.....	1000 00
No. 253, C. E. Scribner, Court Republic, No. 1, Ind., died Oct. 1st, 1879.....	1000 00
No. 254, James Denny, Court Lee No. 7, Pa., died Oct. 3rd, 1879.....	1000 00
No. 255, John Seits, Court Concord, No. 29, Ky., died Oct. 5th, 1879.....	1000 00
No. 256, Henry Blanck, Court Wilson, No. 12, Pa., died Oct. 7th, 1879.....	1000 00
No. 257, John A. Malins, Court Little John, No. 6, Mass., died Oct. 19th, 1879.....	1000 00
No. 258, Wm. R. Ewing, Court Sherwood, No. 12, Tenn., died Oct. 19th, 1879.....	1000 00
No. 259, Robt. McAbonie, Court Charter Oak, No. 8, N.Y., died Oct. 3rd, 1879.....	1000 00
No. 260, Wm. Henderson, Court Ke-ki-on-ga, No. 2, Ind., killed Oct. 17th, 1879.....	1000 00
No. 261, Louis Jackson, Court Charity, No. 9, Tenn., died Oct. 19th, 1879.....	1000 00
No. 262, D. McDevitt, Court Shawmut, No. 3, Mass., died Oct. 22nd, 1879.....	1000 00
No. 263, Oscar Winkler, Court Union, No. 23, N.Y., died Oct. 25th, 1879.....	1000 00
No. 264, Gustave Coplin, Court Schiller, No. 22, N.Y., died Nov. 4th, 1879.....	1000 00
No. 265, W. D. Bloucher, Court Capital, No. 2, Ark., died Nov. 9th, 1879.....	1000 00
No. 266, J. McCann, Court Sherwood, No. 22, Mass., died Nov. 10th, 1879.....	1000 00
No. 267, Wm. Withers, Court St. Louis, No. 14, Mo., died Nov. 16th, 1879.....	1000 00
No. 268, H. Bolsover, Court Faithful, No. 15, Mass., died Oct. 14th, 1879.....	1000 00
No. 269, J. K. Thompson, Court Keystone, No. 3, Pa., died Oct. 22nd, 1879.....	1000 00
No. 270, Albert Habrich, Court Centennial, No. 2, Mich., died Nov. 10th, 1879.....	1000 00
No. 271, James E. Furness, Court Freman's Pride, No. 2, Mass., died Nov. 10th, 1879.....	1000 00
No. 272, Philip Melk, Court Justice, No. 38, O., died Dec. 3rd, 1879.....	1000 00

No. 273, E. Erichs, Court Robin Hood, No. 16, N.Y., died Dec. 4th, 1879.....	\$1000 00	No. 293, John T. Brunning, Court St. Louis, No. 14, Mo., died March 3rd, 1880.....	\$1000 00
No. 274, Stanly Hope, Court Celestine, No. 5, N.Y., died Dec. 14th, 1879.....	1000 00	No. 294, A. Dobler, Court Arminius, No. 34, N.Y., died March 22nd, 1880.....	1000 00
No. 275, John H. Hodge, Court Nevada, No. 1, Nev., died Dec. 7th, 1879.....	1000 00	No. 295, James French, Court Washington, No. 33, Mass., died March 10th, 1880.....	1000 00
No. 276, Lawrence Donovan, Court Lafayette, No. 23, Mass., died Oct. 17th, 1878.....	1000 00	No. 296, Wm. Vogle, Court Benevolence, No. 25, N.Y., died Mch 10th, 1880.....	1000 00
No. 277, Melcher Weckser, Court King William, No. 16, N.Y., died Dec. 10th, 1879.....	1000 00	No. 297, Charles Andrews, Court Three Nots, No. 11, Pa., died March 15th, 1880.....	1000 00
No. 278, J. C. Bennett, Court Dufferin, No. 7, Ont., died Dec. 18th, 1879.....	1000 00	No. 298, Marcus Newburg, Court Union, No. 23, Brooklyn, N.Y., died March 24th, 1880.....	1000 00
No. 279, H. A. Barrow, Court Wilson, No. 12, Pa., died Dec. 24th, 1879.....	1000 00	No. 299, B. F. Brown, Court Prentice, No. 2, Ky., died Mch 12th, 1880.....	1000 00
No. 280, V. Schulda, Court Hand-in-Hand, No. 10, Mass., died Dec. 24th, 1879.....	1000 00	No. 300, G. H. Fadger, Court Prentice, No. 2, Ky., died Mch 18th, 1880.....	1000 00
No. 281, George W. Yost, Court Ellsworth, No. 16, Pa., died Dec. 28th, 1879.....	1000 00	No. 301, Christian Schneider, Court Schiller, No. 22, Syracuse, N.Y., died April 2nd, 1880.....	1000 00
Total.....	\$254,267 86	No. 302, Charles Hauser, Court Schiller, No. 12, O., died April 4th, 1880.....	1000 00
<i>The following deaths were paid under Endowment Law, No. 3, 1880.</i>		No. 303, Benj. Rosenthal, Court Concordia, No. 11, N.Y., died April 10th, 1880.....	1000 00
No. 282, Bernard Walsh, Court Shawmut, No. 3, Mass., died Jan. 7th, 1880.....	1000 00	No. 304, Charles Hund, Court Washington, No. 7, N.Y., died April 17th, 1880.....	1000 00
No. 283, Edwin Kubin, Court North-Western, No. 24, O., died Jan. 13th, 1880.....	1000 00	No. 305, John M. Danner, Court Charter Oak, No. 8, West Troy, New York, died March 24th, 1880.....	1000 00
No. 284, Chas. Walter, Court Excelsior, No. 3, Mo., died Jan. 21st, 1880.....	1000 00	No. 306, Wm. Gray, Court Lowell, No. 19, Mo., died April 10th, 1880.....	1000 00
No. 285, Wm. Conroy, Court Freeman's Pride, No. 2, Mass., died Feb. 2nd, 1880.....	1000 00	No. 307, Conrad Cobman, Court Justice, No. 48, O., died April 25th, 1880.....	1000 00
No. 286, H. Langenberg, Court Benton, No. 13, Mo., died Feb. 8th, 1880.....	1000 00	No. 308, F. A. Montague, Court Kit Carson, No. 2, Va., died April 27th, 1880.....	1000 00
No. 287, John J. Stephenson, Court Birnam-Wood, No. 2, Ga., died Feb. 11th, 1880.....	3000 00	No. 309, Sanford W. Keyes, Court Harmony, No. 17, Ind., died April 25th, 1880.....	1000 00
No. 288, F. L. Jenks, Court Bay State, No. 1, Mass., killed Feb. 14th, 1880.....	1000 00	No. 310, Wm. T. Blount (Rec. Sec.), Court Stonewall Jackson, No. 1, Miss., died May 1st, 1880.....	3000 00
No. 289, Chas. Mills, Court Magnolia, No. 22, W. Va., died Feb. 20th, 1880.....	1000 00	No. 311, Jas. M. Holcomb, Court Herman Carlton, No. 1, Ark., died May 4th, 1880.....	3000 00
No. 290, Thos. Fugeson, Court Oak Leaf, No. 21, Pa., died Feb. 20th, 1880.....	1000 00	No. 312, M. A. McCafferty, Court Little John, No. 6, Mass., died May 11th, 1880.....	1000 00
No. 291, N. K. Shively, Court Washington, No. 9, O., murdered Dec. 27th, 1879.....	1000 00	No. 313, John McNally, Court Shawmut, No. 3, Mass., died May 15th, 1880.....	1000 00
No. 292, B. Pistorius, Court Guttenberg, No. 22, O., died March 3rd, 1880.....	1000 00		

No. 314, Joseph Wiseman, Court King Solomon, No. 13, New York, died April 5th, 1880.....	\$1000 00	died June 24th, 1880.....	\$2000 00
No. 315, W. M. Hensel, Court Terre Haute, No. 10, Terre Haute, Ind., died May 5th, 1880.....	1000 00	No. 336, Geo. W. Ragan, Court Cotton Centre, No. 4, Cotton Centre, Ark., died July 4th, 1880.....	3000 00
No. 316, F. W. Crary, Court Eureka, No. 14, Titusville, Pa., died May 7th, 1880.....	1000 00	No. 337, J. J. Lehman, Court Columbia, No. 13, Louisville, Ky., died July 13th, 1880.....	3000 00
No. 317, John McKenzie, Court Petrolia, No. 42, Petrolia, Ont., died May 20th, 1880.....	3000 00	No. 338, Solomon Wolf, Court Zunder, No. 8, Grand Rapids, Mich., died July 20th, 1880.....	1000 00
No. 318, L. E. Healy, Court Robin Hood, No. 15, St. Louis, Mo., died May 22nd, 1880.....	1000 00	No. 339, August Heindrichs, Court Pike, No. 11, St. Louis, Mo., killed July 20th, 1880.....	1000 00
No. 319, W. H. Montrose, Court Magnolia, No. 22, Huntington, W. Va., died June 5th, 1880.....	3000 00	No. 340, Joseph Spiro, Court Hiram, No. 17, New York, died July 25th, 1880.....	1000 00
No. 320, Wm. Morgan, Court Lechmere, No. 24, East Cambridge, Mass.....	1000 00	No. 341, P. J. Meehan, Court Tremont, No. 25, Boston, Mass., died July 25th, 1880.....	2000 00
No. 321, David Shanerfield, Court Vinton, No. 35, Vinton, Ohio, died Nov. 15th, 1879.....	1000 00	No. 342, John Lyons, Court Washington, No. 33, Boston, Mass., died Aug. 1st, 1880.....	1000 00
No. 322, H. Baas, Court Prentice, No. 2, Louisville, Kentucky, died April 16th, 1880.....	1000 00	No. 343, Cornelius, Harrington, Court Benevolence, No. 21, Everett, Mass., died Aug. 2nd, 1880.....	1000 00
No. 323, J. E. McCann, Court Charity, No. 9, Nashville, Tenn., died June 15th, 1880.....	1000 00	No. 344, Robt. A. Acheson, Court Linden, No. 13, Philadelphia, Pa., killed Aug. 3rd, 1880.....	1000 00
No. 324, P. M. Pickens, Court Sterling, No. 43, Portland, O., died June 16th, 1880.....	1000 00	No. 345, Henry Kuhn, Court Cincinnati, No. 33, Cincinnati, O., died Aug. 5th, 1880.....	1000 00
No. 325, James M. Coyle, Court Eureka, No. 18, St. Louis, Mo., died July 2nd, 1880.....	1000 00	No. 346, James Flanigan, Court Marion, No. 32, South Boston, Mass., died Aug. 6th, 1880.....	1000 00
No. 326, Andrew W. Donnolly, Court Kanawha, No. 6, Charleston, W. Va., died July 6th, 1880.....	1000 00	No. 347, Hugh Thorn, Court Hope, No. 7, Gallipolis, Ohio, died Aug. 10th, 1880.....	1000 00
No. 327, Wm. H. Ferguson, Court Lawrence, No. 48, Brockville, Ont., died July 6th, 1880.....	2000 00	No. 348, Joseph Buehler, Court General Nat. Lyons, No. 4, St. Louis, Mo., killed Aug. 15th, 1880.....	1000 00
No. 328, Phelin Toole, Court Franklin, No. 17, St. Louis, Mo., killed July 6th, 1880.....	1000 00	No. 349, William Trantenmiller, Court General Nat. Lyons, No. 4, St. Louis, Mo., died August 19th, 1880.....	1000 00
No. 329, John Bultman, Court Goethe Hain, No. 30, Harlem, N. Y., died July 10th, 1880.....	1000 00	No. 350, Francis Staszewski, Court Woodland, No. 5, Tenn., died July 19th, 1880.....	3000 00
No. 330, John A. Shields, Court Lincoln, No. 7, Ohio, died July 10th, 1880.....	1000 00	No. 351, Thos. F. Brady, Court Enterprise, No. 35, Boston, Mass., died July 20th, 1880.....	2000 00
No. 331, Frank H. Sawtell, Court Palestine, No. 7, Worcester, Mass., died July 10th, 1880.....	1000 00	No. 352, Wm. Dulch, Court Benevolence, No. 25, New York, died July 31st, 1880.....	1000 00
No. 332, Wm. Brown, Court Lafayette, No. 24, New York City, died July 20th, 1880.....	1000 00	No. 353, Aug. Parguy, Court Daniel Boone, No. 7, Ky., died Aug. 5th, 1880.....	3000 00
No. 333, George Robinson, Court Rose of the Valley, No. 8, Pittston, Pa., died May 11th, 1880.....	1000 00	No. 354, Charles W. Hereford, Court Alabama, No. 1, Alabama, died Aug. 7th, 1880.....	1000 00
No. 334, Arthur Balmer, Court Missouri, No. 21, St. Louis, Mo., died June 5th, 1880.....	2000 00	No. 355, P. O. Shaffer, Court Sherwood, No. 12, Tenn., died Aug. 17th, 1880.....	2000 00
No. 335, Louis Maier, Court Hubertus, No. 12, Louisville, Ky.,			

.....\$2000 00	No. 356, James Cauldwell, Court Forest, No. 6, Ohio, died Aug. 30th, 1880.....	\$1000 00	No. 378, Bro. Henry Phillips, Court Robin Hood, No. 26, Mass., died Oct. 24th, 1880.....	\$1000 00
n, Court	No. 357, Ernest Demme, Court Benton, No. 13, Mo. died Aug. 18th, 1880.....	1000 00	No. 379, Bro. Michael Keating, Court Excelsior, No. 3, Mo., died Oct. 26th, 1880.....	1000 00
uly 4th.	No. 358, Bro. H. Krielsheimer, Court Hiram, No. 17, New York, died Aug. 19th, 1880.....	1000 00	No. 380, Bro. Henry Sharkey, Court Benevolence, No. 21, Mass., died Oct. 28th, 1880.....	1000 00
n, Court	No. 359, Bro. Jsa. Cowman, Court Benevolence, No. 21, Mass., died Aug. 23rd, 1880.....	1000 00	No. 381, Bro. Charles Noll, Court Lincoln, No. 4, Mich., died Nov. 8th, 1880.....	1000 00
ouisville,	No. 360, Bro. J. H. Witters, Court Liberty, No. 1, Tenn. died Aug. 28th, 1880.....	2000 00	No. 382, Bro. August Kost, Court Lincoln, No. 7, St. Louis, Mo., died Nov. 14th, 1880.....	1000 00
1880....	No. 361, Bro. G. Leininger, Court Magnolia, No. 22, Ky., died Sept. 9th, 1880.....	3000 00	No. 383, Bro. James Fenton, Court Metropolitan, No. 17, Mass., died June 10th, 1879.....	1000 00
lf, Court	No. 362, Bro. Chas. R. Lipscomb, Court Lee, No. 7, Va., died Sept. 6th, 1880.....	1000 00	No. 384, Bro. Michael Murphy, Court Friendship, No. 29, Mass., died July 18th, 1879.....	1000 00
d Rapids,	No. 363, Bro. C. Seibert, Court Victoria, No. 10, Ontario, died Sept. 1st, 1880.....	2000 00	No. 385, Bro. Jeremiah A. Sheehan, Court Lafayette, No. 23, Mass., died Dec. 2nd, 1879.....	1000 00
1880....	No. 364, Bro. Christ. H. Mangles, Court Palmetto, No. 1, Florida, died Sept. 1st, 1880.....	1000 00	No. 386, Bro. Thomas Knuckey, Court Nevada, No. 1, Virginia City, Nev., died Oct. 5th, 1880.....	1000 00
chs, Court	No. 365, Bro. J. Bernheimer, Court Hiram, No. 17, New York, died Sept. 1st, 1880.....	1000 00	No. 387, Bro. J. W. Hunt Reynolds, Court Fleetwood, No. 26, Frankfort, Ky., died Sept. 21st, 1880.....	1000 00
uis, Mo.,	No. 366, Bro. John Suxon, Court Robin Hood, No. 3, Ind., died June 18th, 1880.....	1000 00	No. 388, Bro. J. J. Zachary, Court Liberty, No. 1, Nashville, Tenn., died Oct. 10th, 1880.....	3000 00
ro, Court	No. 367, Bro. Jas. A. Park, Court Jackson, No. 9, W. Va., died Aug. 13th, 1880.....	3000 00	No. 389, Bro. James T. De Moss, Court Glen Alpine, No. 16, La Grange, Ky., died Oct. 23rd, 1880.....	1000 00
York, died	No. 368, Bro. Geo. Higgins, Court Purity, No. 2, Md., died Aug. 23rd, 1880.....	1000 00	No. 390, Bro. Henry Benz, Court Schiller, No. 21, Charleston, W. Va., died Nov. 8th, 1880.....	1000 00
1000 00	No. 369, Bro. Justin D. Towner, Court Alabama, No. 1, Ala., died Sept. 9th, 1880.....	3000 00	No. 391, Bro. N. B. Smith, Court Arcana, No. 2, Gold Hill, Nev., died Nov. 8th, 1880.....	1000 00
Court Tre-	No. 370, Bro. John McCann, Court Watkins, No. 3, Tenn., died Sept. 29th, 1880.....	1000 00	No. 392, Bro. John Gheres, Court Wilson, No. 12, Titusville, Pa., died Nov. 16th, 1880.....	2000 00
on, Mass.,	No. 371, Bro. Hugh J. Gallagher, Court Excelsior, No. 3, Mo., died Oct. 13th, 1880.....	1000 00	No. 393, Bro. Robt. W. Barnett, Court High Rock, No. 39, Lynn, Mass., died Nov. 21st, 1880.....	2000 00
2000 00	No. 372, Bro. James F. Green, Court Bunker Hill, No. 27, Mass., died Oct. 21st, 1880.....	1000 00	No. 394, Bro. John Bruder, Court Nathanael Lyon, No. 4, St. Louis, Mo., died Nov. 28th, 1880.....	1000 00
Court Wash-	No. 373, Bro. Martin R. Harris, Court Charter Oak, No. 8, New York, died Sept. 23rd, 1880.....	1000 00	No. 395, Bro. Bird C. Hipple, Court Linden, No. 13, Philadelphia, Pa., died Dec. 6th, 1880.....	1000 00
on, Mass.,	No. 374, Bro. John Gilbert, Court Arcana, No. 2, Nev., died Oct. 4th, 1880.....	1000 00	No. 396, Bro. Frank Lamberty, Court Concordia, No. 22, St. Louis, Mo., died Dec. 8th, 1880.....	2000 00
1000 00	No. 375, Bro. Jos. Havlik, Court Germania, No. 16, Ill., died Oct. 9th, 1880.....	1000 00	No. 397, Bro. Jacob Schmidt, Court Waverly, No. 15, Louisville, Ky., died Oct. 13th, 1880.....	3000 00
Larrington,	No. 376, Bro. Andrew Borrowman, Court Detroit, No. 1, Mich., died Oct. 3th, 1880.....	1000 00	No. 398, Bro. John H. Crockett, Court Sherwood, No. 12, Franklin, Tenn., died Nov. 6th, 1880.....	1000 00
No. 21,	No. 377, Bro. Pierce O. Redwine, Court Stonewall Jackson, No. 1, Miss., died Oct. 13th, 1880.....	2000 00		
Aug. 2nd,				
1000 00				
eson, Court				
iladelphia,				
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Court Cin-				
cinnati, O.,				
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1880....				
1000 00				
Court Hope,				
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yski, Court				
Penn., died				
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Boston,				
1880....				
2000 00				
Court Bene-				
York, died				
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uy, Court				
Ky., died				
3000 00				
Hereford,				
Alabama,				
1000 00				
fer, Court				
Penn., died				
2000 00				

No. 399, Bro. Robert F. Kasson, Court Ludington, No. 9, Lud- ington, Mich., died Dec. 16th, 1880.....	\$1000 00	No. 418, Bro. Michael Clancey, Court Gen. Washington, No. 9, Meadville, Pa., died Jan. 18th, 1881.....	\$2000 00
No. 400, Bro. Edward W. Smith, Court Stonewall Jackson, No. 1, Water Valley, Miss., died Dec. 5th, 1880.....	3000 00	No. 419, Bro. Maurice Alearn, Court Freeman's Pride, No. 2, Boston, Mass., died Jan. 20th, 1880.....	1000 00
No. 401, Bro. Denis J. Carmody, Court Marion, No. 32, South Boston, Mass., died Dec. 19th, 1880.....	1000 00	No. 420, Bro. Geo. W. Gibson, Court Silva, No. 3, Louisville, Ky., died Jan. 21st, 1881.....	3000 00
No. 402, Bro. John Ryan, Court Robin Hood, No. 15, St. Louis, Mo., died Dec. 25th, 1880.....	1000 00	No. 421, Bro. Lincoln W. Barratt, Court Palestine, No. 7, Worces- ter, Mass., died Jan. 19th, 1881	1000 00
No. 403, Bro. Robert May, Court Jacob's Tent, No. 9, New York City, died Dec. 26th, 1880.....	1000 00	No. 422, Bro. Henry Quellmalz, Court Pike, No. 11, St. Louis, Mo., died Feb. 26th, 1881.....	1000 00
No. 404, Bro. Thomas Southall, Court Celestine, No. 5, Troy, N. Y., died Dec. 29th, 1880.....	1000 00	No. 423, Bro. Edward W. Turner, Court Royal, No. 6, Chatham, Ont., died Nov. 13th, 1880.....	2000 00
No. 405, Bro. John Cuddy, Court Prospect, No. 18, Cambridge- port, Mass., died Dec. 28th, 1880 1881.....	1000 00	No. 424, Bro. Patrick H. Mc Grath, Court Shawmut, No. 3, Boston, Mass., died Jan. 11th, 1881.....	1600 00
No. 406, Bro. Henry Tobias, Court Germania, No. 21, New York City, died Jan. 3rd, 1881.....	1000 00	No. 425, Bro. A. D. Lighton, Court Waverly, No. 15, Louis- ville, Ky., died Jan. 5th, 1881..	3000 00
No. 407, Bro. John T. Keay, M. D., Court Sherwood Forest, No. 4, Albany, N. Y., died Jan. 4, 1881	1000 00	No. 426, Bro. John Kaye, Court Silva, No. 3, Louisville, Ky., died Jan. 25th, 1881.....	3000 00
No. 408, Bro. Oliver Bronson, Court Dixwell, No. 1, New Haven, Conn., died Jan. 14th, 1881.....	1000 00	No. 427, Bro. Wm. D. Mahoney, Court Bunker Hill, No. 27, Bos- ton, Mass., died Jan. 27th, 1881	1000 00
No. 409, Bro. Wm. Leaver, Court Mount Vernon, No. 15, Brook- lyn, N. Y., died Jan. 16th, 1881	1000 00	No. 428, Bro. Wm. Butler, Court Freeman's Pride, No. 2, Boston, Mass., died Feb. 9th, 1881....	1000 00
No. 410, Bro. James F. Smith, Court Capital, No. 2, Little Rock, Ark., died Jan. 16th, 1881.....	1000 00	No. 429, Bro. Wolfgang Stengel, Court Washington, No. 16, Cleveland, Ohio, died Feb. 15th, 1881.....	1000 00
No. 411, Bro. Thomas A. Murphy, Court Paul Revere, No. 31, Bos- ton, Mass., died Nov. 13th, 1880	1000 00	No. 430, Bro. B. F. Bond, Court Madison, No. 8, Jackson, Tenn., died Feb. 16th, 1881.....	1000 00
No. 412, Bro. Philip Sheehy, Court Charter Oak, No. 8, West Troy, N. Y., died Nov. 20th, 1880.....	1000 00	No. 431, Bro. Henry Furst, Court Lincoln, No. 7, St. Louis, Mo., died Feb. 16th, 1881.....	1000 00
No. 413, Bro. John R. Ashbey, Court Waverly, No. 15, Louis- ville, Ky., died Nov. 27th, 1880	3000 00	No. 432, Bro. Adam Fauth, Court Concordia, No. 22, St. Louis, Mo., died Feb. 20th, 1881.....	2000 00
No. 414, Bro. Charles Dieterich, Court Arminius, No. 34, New York City, died Jan. 8th, 1881	1000 00	No. 433, Bro. Louis Franz, Court Faithful, No. 15, Greenfield, Mass., died March 5th, 1881.....	1000 00
No. 415, Bro. Wm. Monkman, Court Enterprise, No. 2, Cleve- land, Ohio, died Feb. 16th, 1881	1000 00	No. 434, Bro. Wm. G. Miller, Court Evergreen, No. 20, Le- tart, W. Va., died March 20th, 1881.....	1000 00
No. 416, Bro. Franz Izenbarth, Court Essex, No. 30, Lawrence, Mass., died Dec. 17th, 1880.....	1000 00	No. 435, Bro. Jacob Strohman, Court Prentice, No. 2, Louis- ville, Ky., died Nov. 28th, 1880	1000 00
No. 417, Bro. John H. Tiemeyer, Court Gen. Nathanael Lyon, No. 4, St. Louis, Mo., died Dec. 28th, 1880.....	1000 00	No. 436, Bro. Charles T. Binford, Court Richmond, No. 3, Rich- mond, Va., died Jan. 15th, 1881	1000 00
		No. 437, Bro. John H. Barnickel, Court Celestine, No. 5, Troy, N. Y., died Jan. 26th, 1881....	1000 00

Clancey, n. No. 9, an. 18th, \$2000 00	No. 438, Bro. Samuel Packwood, Court Geo. Washington, No. 7, New York City, died Feb. 24th, 1881.....\$1000 00	No. 446, Bro. Louis L. Junio, Court Bunker Hill, No. 27, Charle- ton, Mass., died April 5th, 1881\$1000 00
Aiearn, e, No. 2, Jan. 20th, 1000 00	No. 439, Bro. August Putsch, Court Schiller, No. 12, Cleve- land, Ohio, died Feb. 25th, 1881 1000 00	No. 447, Bro. George Gerlach, Court Franklin, No. 4, Louis- ville, Ky., died April 10th, 1881
Gibson, Louisville, 1881..... 3000 00	No. 440, Bro. August H. Schrait- mann, Court Germania, No. 10, St. Joseph, Mo., died Feb. 28th, 1881..... 1000 00	No. 448, Bro. John Tabor, Court Madison, No. 8, Mine La Motte, Mo., died Jan. 29th, 1881..... 1000 00
Barratt, Worcester, 19th, 1881 1000 00	No. 441, Bro. James H. Robinson, M.D., Court Dixwell, No. 1, New Haven, Conn., died March 5th, 1881..... 3000 00	No. 449, Bro. Charles S. Male, Court Wm. Tell, No. 13, Roch- ester, N. Y., died Feb. 28th, 1881 1000 00
Quellmalz, St. Louis, 1881..... 1000 00	No. 442, Bro. Elijah Foley, Court Woodford, No. 24, Versailles, Ky., died March 7th, 1881..... 1000 00	No. 450, Bro. Wm. W. Coleman, Ct. Daniel Boone, No. 7, Louis- ville, Ky., died Aug. 30th, 1880 3000 00
W. Turner, Chatham, 1880..... 2000 00	No. 443, Bro. Geo. M. Robb, Court Sherwood Forest, No. 5, Terre Haute, Ind., died Jan. 16th, 1881..... 3000 00	No. 451, Bro. Adolph Ehlert, Court Lincoln, No. 7, St. Louis, Mo., died April 23rd, 1881..... 1000 00
H. Mc ut, No. 3, Jan. 11th, 1000 00	No. 444, Bro. Francis McDermott, Court Paul Revere, No. 31, Bos- ton, Mass., died March 21st, 1881..... 1000 00	No. 452, Bro. Lorch R. Beach, Court Gardeau, No. 14, Nunda, N. Y., died May 4th, 1881..... 1000 00
Lighton, 15, Louis- ville, 1881.. 3000 00	No. 445, Bro. John H. Kassig, Court Concordia, No. 22, St. Louis, Mo., died April 1st, 1881 2000 00	No. 453, Bro. Isaiah Timanias, Court Celestine, No. 5, Troy, N. Y., died May 12th, 1881.... 1000 00
aye, Court ville, Ky., 3000 00		No. 454, Bro. Thos. G. Golding, Court High Rock, No. 39, Lynn, Mass., died May 4th, 1881.... 2 000 00
Mahoney, No. 27, Bos- ton, 27th, 1881 1000 00		Grand Total..... \$188,267 86

SECTION 2.

JULY 1881 TO JULY 1893.

No. 15, Bro. H. Smith, Court Enterprise, No. 54, London, Ont., died May 24th, 1881.....\$1000 00	No. 23, Bro. John Wiley, Court Sarnia, No. 55, Sarnia, Ont., died June 3rd, 1882.....\$1000 00
No. 16, Bro. W. Glass, Court Hope, No. 1, London, Ont., died May 24th, 1881..... 1000 00	No. 24, Bro. John Curtis, Court Dufferin, No. 7, London, Ont., died June 29th, 1882..... 1000 00
No. 17, Bro. George H. Vanstone, Court Thamesford, No. 68, Thamesford, Ont., died Decem- ber 28th, 1881..... 1000 00	No. 25, Bro. Elias Freeman Bun- nel, Court Harwich, No. 98, Blenheim, Ont., died July 5th, 1882..... 1000 00
1882.	No. 26, Bro. Robert Shore, Court Ottawa, No. 41, Ottawa, Ont., died August 7th, 1882..... 1000 00
No. 18, Bro. J. F. Chatterton, Court Mississippi, No. 78, Car- lton Place, Ont., died January 6th, 1882..... 1000 00	No. 27, Bro. Robert Hunter, Court Petrolia, No. 42, Petrolia, Ont., died December 1st, 1882.. 1000 00
No. 19, Bro. John P. Christianson, Court Oronhyatekha, No. 23, Hamilton, Ont., died January 23rd, 1882..... 1000 00	No. 28, Bro. David E. Cook, Court Thames, No. 38, Beach- ville, Ont., died December 21st, 1882..... 1000 00
No. 20, Bro. John A. Tew, Court Thames, No. 38, Beachville, Ont., died February 18th, 1882. 1000 00	No. 29, Bro. R. J. P. Morden, M. D., Court Victoria, No. 10, London, Ont., died December 29th, 1882. 3000 00
No. 21, Bro. John R. Johnson, Court McGregor, No. 6, Chat- ham, Ont., died March 8th, 1882 1000 00	1883.
No. 22, Bro. Donald Currie, Court Victoria, No. 10, London, Ont., died May 3rd, 1882..... 1000 00	No. 30, Bro. W. A. Robinson, Court Robin Hood, No. 2, Win- nipeg, Man., died February 6th, 1883..... 1000 00

1884.		1885.	
No. 31, Bro. George Gordon, Court Thamesford, No. 68, Thamesford, Ont., died May 1st, 1883.....	\$1000 00	No. 48, Bro. Charles Niall, Court Dufferin, No. 4, London, Ont., died January 4th, 1885.....	\$1000 00
No. 32, Bro. Joseph Conroy, Court Tyrconnell, No. 99, Wal- lacetown, died June 23rd, 1883.	1000 00	No. 49, Bro. George L. Dyer, Court Beaver, No. 2, Lennox- ville, Que., died January 3rd, 1885.....	1000 00
No. 33, Bro. Robert James Steven- son, Court Winnipeg, No. 13, Winnipeg, Man., died August 20th, 1883.....	1000 00	No. 50, Bro. James McKee, Court Essex, No. 35, Windsor, Ont., died January 11th, 1885.....	1000 00
No. 34, Bro. John Walker, Court Harwich, No. 98, Blenheim, Ont., died September 16th, 1883	1000 00	No. 51, Bro. H. S. Wade, Court Admiral Digby, No. 115, Digby, N.S., died March 28th, 1885....	1000 00
No. 35, Bro. Archibald McLaws, Court Tyrconnell, No. 99, Wal- lacetown, Ont., died September 18th, 1883.....	2000 00	No. 52, Bro. Duff Cameron, Court Dufferin, No. 4, London, Ont., died April 9th, 1885.....	1000 00
No. 36, Bro. Harman Putnam, Court Princess Alexander, No. 26, Inwood, Ont., died October 20th, 1883.....	1000 00	No. 53, Bro. John Mackinson, Court Ottawa, No. 41, Ottawa, Ont., died June 4th, 1885.....	1000 00
No. 37, Bro. John C. Brown, Court Kingsville, No. 9, Kings- ville, Ont., died November 10th, 1883.....	1000 00	No. 54, Bro. Alex. Lawson, Court Oronhyatekha, No. 23, Hamil- ton, Ont., died June 27th, 1885	2000 00
1884.		No. 55, Bro. D. J. Bodman, Court Maple Leaf, No. 60, Glencoe, Ont., died July 12th, 1885....	1000 00
No. 38, Bro. Edgar L. Hunting, Court Beaver, No. 1, Lennox- ville, Que., died February 17th, 1884.....	1000 00	No. 56, Bro. Wm. H. Parry, Court Detroit, No. 142, Detroit, Mich., died July 21st, 1885.....	1000 00
No. 39, Bro. Thomas S. Allen, Court Oronhyatekha, No. 23, Hamilton, Ont., died April 23rd, 1884.....	1000 00	No. 57, Bro. M. Y. Keith, Court Hillsboro, No. 91, Hillsboro, N.B., died August 11th, 1885....	1000 00
No. 40, Bro. Andrew Hilliard, Court Beaconsfield, No. 8, Pak- enham, Ont., died August 23rd, 1884.....	2000 00	No. 58, Bro. David Christie, Court Sissiboo, No. 122, Wey- mouth Bridge, N.S., died Aug- ust 9th, 1885.....	1000 00
No. 41, Bro. Joseph Earl, Court Harwich, No. 98, Blenheim, Ont., died September 24th, 1884	1000 00	No. 59, Bro. J. J. Marshall, Court Northern Light, No. 127, Owen Sound, Ont., died August 27th, 1885.....	2000 00
No. 42, Bro. Thomas A. Sheldon, Court Mt. Sherwood, No. 32, Mt. Sherwood, Ont., died Sep- tember, 26th, 1884.....	1000 00	No. 60, Bro. Thomas Campbell, Court Sydenham, No. 43, Strath- roy, Ont., died September 25th, 1885.....	1000 00
No. 43, Bro. David Roelofson, Court Oronhyatekha, No. 23, Hamilton, Ont., died October 1st, 1884.....	2000 00	No. 61, Bro. Edward A. Brad- shaw, Court Royal Oak, No. 11, Goodward, Ont., died Septem- ber 30th, 1885.....	2000 00
No. 44, Bro. Matthew Algie, Court Hazel, No. 92, Alton, Ont., died October 3rd, 1884.....	1000 00	No. 62, Bro. Edwin E. Empey, Court Russell, No. 49, Duncan- ville, Ont., died October 15th, 1885.....	1000 00
No. 45, Bro. Magnus Balkie, Court Amity, No. 39, Hamil- ton, Ont., died October 7th, 1884.....	1000 00	No. 63, Bro. Malcolm Leitch, Court Maple Leaf, No. 60, Glen- coe, Ont., died November 1st, 1885.....	1000 00
No. 46, Bro. Thomas Reynolds, Court Harwich, No. 98, Blen- heim, Ont., died October 14th, 1884.....	1000 00	No. 64, Bro. Robt. W. Moy, Court Prince Albert, No. 149, Sher- brooke, Que., died November 4th, 1885.....	1000 00
No. 47, Bro. Alex. Sloane, Court Ottawa, No. 41, Ottawa, Ont., died November 8th, 1884.....	1000 00	No. 65, Bro. Wilson Wallace, Court Protection, No. 58, Fin- gal, Ont., died November 29th, 1885.....	2000 00

No. 66, Bro. John Burgess, Court Simcoe, No. 166, Simcoe, Ont., died 12th Dec., 1885.....	\$1000 00	No. 84, Bro. Stanley W. Harvey, Court Forest City, No. 8, Bis- marck, Ont., died 12th October, 1886.....	\$1000 00
No. 67, Bro. James G. Killam, Court Petiteodiac, No. 94, Pet- teodiac, N. B., died 20th Dec., 1885.....	1000 00	No. 85, Bro. George Watling, Court Welcome, No. 12, East London, Ont., died 7th Nov., 1886.....	1000 00
No. 68, Bro. David M. Steeves, Court Gordon Falls, No. 101, Elgin, N. B., died 19th Dec., 1885.....	1000 00	No. 86, Bro. Wm. Boyd Millar, Court Essex, No. 35, Windsor, Ont., died 30th Oct., 1886.....	2000 00
No. 69, Bro. W. J. L. Holwell, Court Eureka, No. 65, Comber, Ont., died 25th Dec., 1885.....	2000 00	No. 87, Bro. Robert Martin, Court Union, No. 86, Bramp- ton, Ont., died 15th Nov., 1886.....	1000 00
1886.		No. 88, Bro. George Leach Wight, Court Fulford, No. 147, Mon- treal, Que., died 9th Nov., 1886.....	1000 00
No. 70, Bro. Hugh Pierce, Court Loyalist, No. 121, Portland, N. B., died 27th Jan., 1886.....	1000 00	No. 89, Bro. Chas. Allen, Court Beaver, No. 2, Lennoxville, Que., died 16th Dec., 1886.....	2000 00
No. 71, Bro. Herbert Parker, Court Miramichi, No. 165, New- castle, N.B., died 15th Feb., 1886.....	1000 00	No. 90, Bro. Frederick Spurgeon Brown, Court Northern Light, No. 127, Owen Sound, Ont., died 14th Oct., 1886.....	1000 00
No. 72, Bro. John Jeffrey, jr., Court Oak Hills, No. 120, Stir- ling, Ont., died 18th March, 1886.....	1000 00	No. 91, Bro. Wm. Newman, Court Northern Light, No. 127, Owen Sound, Ont., died 30th Oct., 1886.....	1000 00
No. 73, Bro. Christopher Norcross, Court Beaver, No. 2, Lennox- ville, Que., died 10th May, 1886.....	1000 00	1887.	
No. 74, Bro. Harry Archer, Court Northern Light, No. 127, Owen Sound, Ont., died 10th May, 1886.....	1000 00	No. 92, Bro. Samuel A. Abbott, Court Moira, No. 33, Belleville, Ont., died 29th Jan., 1887.....	1000 00
No. 75, Bro. Lorenzo D. Pritch- ard, Court Simcoe, No. 166, Simcoe, Ont., died 27th May, 1886.....	1000 00	No. 93, Bro. John A. Griffith, Court Frontenac, No. 59, King- ston, Ont., died 6th Feb., 1887.....	1000 00
No. 76, Bro. Douglass H. Hughes, Court St. Mary's, No. 145, St. Mary's, N.B., died 29th May, 1886.....	1000 00	No. 94, Bro. Wm. Barker, Court Lincoln, No. 225, Beamsville, Ont., died 29th Jan., 1887.....	1000 00
No. 77, Bro. Thos. Brown, Court Hope, No. 1, London, Ont., died 4th July, 1886.....	1000 00	No. 95, Bro. Robert Jas. Vance, Court Bruce, No. 28, Chesley, Ont., died 18th Jan., 1887.....	1000 00
No. 78, Bro. James Kerr, Court Sauble, No. 196, Ailsa Craig, Ont., died 11th July, 1886.....	2000 00	No. 96, Henry Corker, Court Rose- dale, No. 88, Toronto, Ont., died 4th March, 1887.....	1000 00
No. 79, Bro. Peter McKellar, Court Gen. Gordon, No. 152, Forest, Ont., died 16th July, 1886.....	1000 00	No. 97, Bro. Rev. Allen Price Taylor, Court Happy Retreat, No. 150, Derby, N.B., died 10th Feb., 1887.....	2000 00
No. 80, Bro. John B. Jackson, Court Elizabeth, No. 1, Eliza- beth, N.J., died 24th July, 1886.....	1000 00	No. 98, Bro. Hugh J. Armstrong, Court Dominion, No. 25, High- gate, Ont., died 15th Feb., 1887.....	1000 00
No. 81, Bro. Thomas A. Randall, Court Sissiboo, No. 122, Wey- mouth Bridge, N.S., died 26th Dec., 1885.....	1000 00	No. 99, Bro. Thomas Herriott, Court Petiteodiac, No. 94, N.B., died 13th March, 1887.....	1000 00
No. 82, Bro. Thomas A. Mingard, Court Ottawa, No. 41, Ottawa, Ont., died 26th Sept., 1886.....	1000 00	No. 100, Bro. Oscar C. S. Ault, Court Stormont, No. 3, Corn- wall, Ont., died 15th March, 1887.....	1000 00
No. 83, Bro. Simon Gilpin, Court Shelbourne, No. 45, Shelburne, Ont., died 29th Sept., 1886.....	1000 00	No. 101, Bro. Thomas Newman, Court Erie, No. 47, Leaming- ton, Ont., died 3rd Feb., 1887.....	1000 00
		No. 102, Bro. Samuel Coll, Court Erie, No. 47, Leamington, Ont., died 29th April, 1887.....	2000 00

No. 103, Bro. John Alexander McDonald, Court Belmont, No. 153, Belmont, Ont., died 23rd May, 1887.....	\$2000 00
No. 104, Bro. James Moy, Court Prince Albert, No. 149, Sherbrooke, Que., died 14th May, 1887.....	1000 00
No. 105, Bro. William Patterson, Court Shelburne, No. 15, Shelburne, Ont., died 2nd June, 1887.....	1000 00
No. 106, Bro. William Hill, Court Loyalist, No. 121, Portland, N. B., died 16th June, 1887.....	1000 00
No. 107, Bro. David Campbell, Court Thamesford, No. 68, Thamesford, Ont., died 7th June, 1887.....	1000 00
No. 108, Bro. Joseph W. Leavitt, Court Hillsboro, No. 91, Hillsboro, N.B., died 13th June, 1887.....	2000 00
No. 109, Bro. Wesley P. Wooley, Court Simcoe, No. 166, Simcoe, Ont., died 21st June, 1887.....	1000 00
No. 110, Bro. Archibald N. Ramsay, Court Chautauqua, No. 202, Summerside, P.E.I., died July 13th, 1887.....	1000 00
No. 111, Bro. John Graham, Court Victoria, No. 10, London, Ont., died June 29th, 1887.....	1000 00
No. 112, Bro. Donald Stewart, Court Northern Light, No. 127, Owen Sound, Ont., died August 2nd, 1887.....	1000 00
No. 113, Bro. John Ormerod, Court Garnet, No. 64, Wyoming, Ont., died August 14th, 1887.....	1000 00
No. 114, Bro. John G. Jamieson, Court Kars, No. 203, Kars, Ont., died August 29th, 1887.....	1000 00
No. 115, Bro. Harry Dow Burden, Court Millicete, No. 139, Fredericton, N.B., died December 18th, 1886.....	1000 00
No. 116, Bro. George Cowan, Court Ottawa, No. 41, Ottawa, Ont., died September 2nd, 1887.....	1000 00
No. 117, Bro. Robert Millman, Court Woodstock, No. 69, Woodstock, Ont., died September 14th, 1887.....	1000 00
No. 118, Bro. Thomas Kincaid, Court Millicete, No. 139, Fredericton, N.B., died September 17th, 1887.....	1000 00
No. 119, Bro. Robert Hall, Court Royal, No. 212, Essex Centre, Ont., died September 22nd, 1887.....	1000 00
No. 120, Bro. James T. Gifford, Court Petitecodiac, No. 94, Petitecodiac, N.B., died Sept. 1st, 1887.....	1000 00
No. 121, Bro. James Todd, Court Kemptville, No. 214, Kemptville, Ont., died October 2nd, 1887.....	81000 00
No. 122, Bro. John B. Finch, Court Victoria, No. 10, London, Ont., died October 4th, 1887.....	3000 00
No. 123, Bro. Walter W. Gurley, Court Dresden, No. 164, Dresden, Ont., died October 11th, 1887.....	1000 00
No. 124, Bro. William N. Winters, Court Princess Alexandria, No. 26, Inwood, Ont., died October 21st, 1887.....	1000 00
No. 125, Bro. John Gillespie, Court Elizabeth, No. 1, Elizabeth, N.J., died November 6th, 1887.....	3000 00
No. 126, Bro. Peter J. Jensen, Court Beaconsfield, No. 80, Pakenham, Ont., died November 4th, 1887.....	2000 00
No. 127, Bro. Peter A. Fraser, Court Stellar, No. 124, Stellar, N.S., died December 5th, 1887.....	2000 00
No. 128, Bro. Chas. James, Court Napanee, No. 30, Napanee, Ont., died December 12th, 1887.....	1000 00
No. 129, Bro. Lemuel J. Morehouse, Court Sissiboo, No. 122, Weymouth Bridge, N.S., died December 18th, 1887.....	1000 00
No. 130, Bro. Harry S. Brown, Court Amherstburg, No. 216, Amherstburg, Ont., died November 30th, 1887.....	1000 00
1888.	
No. 131, Bro. Chas. W. Palmer, Court Brant, No. 168, Brantford, Ont., died January 12th, 1888.....	1000 00
No. 132, Bro. William H. Butcher, Court Fulford, No. 147, Montreal, Que., died January 5th, 1888.....	1000 00
No. 133, Bro. Chas. E. Murray, Court La Have, No. 205, Bridgewater, N.S., died January 28th, 1888.....	1000 00
No. 134, Bro. Geo. Meddler, Court Admiral Digby, No. 115, Digby, N.S., died December 20th, 1887.....	1000 00
No. 135, Bro. Norman McAulay, Court Southampton, No. 74, Southampton, Ont., died February 4th, 1888.....	1000 00
No. 136, Bro. Henry A. Evans, M.D., Court Pictou, No. 177, Pictou, Ont., died January 22nd, 1888.....	1000 00

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December 1000 00
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died Feb-
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No. 177,
January 1000 00

No. 137, Bro. H. Langton Gilbert,
M.D., Court Prince Albert, No.
149, Sherbrooke, Que., died
January 28th, 1888..... \$2000 00
No. 138, Bro. James H. Dew,
Court Alliston, No. 50, Alliston,
Ont., died February 3rd, 1888 2000 00
No. 139, Bro. James Newell,
Court Alvinston, No. 67, Alvin-
ston, Ont., died February 19th,
1888..... 1000 00
No. 140, Bro. Edmund S. Arms-
bring, Court Oronhyatekha, No.
23, Hamilton, Ont., died Febru-
ary 15th, 1888..... 1000 00
No. 141, Bro. Chas. D. Rigby,
Court Royal Jubilee, No. 114,
Halifax, N.S., died February
17th, 1888..... 1000 00
No. 142, Bro. William Watson,
Court Oak Leaf, No. 62, Wheat-
ley, Ont., died March 2nd, 1888 1000 00
No. 143, Bro. John H. Moser,
Court La Have, No. 205, Bridge-
water, N.S., died February
24th, 1888..... 1000 00
No. 144, Bro. Allan Crawford,
M.D., Court Alvinston, No. 67,
Alvinston, Ont., died March
4th, 1888..... 1000 00
No. 145, Bro. Alex. Bennett,
Court Elizabeth, No. 1, Eliza-
beth, N.J., died March 13th,
1888..... 3000 00
No. 146, Bro. Chas. H. McIntyre,
Court Flint, No. 239, Flint,
Mich., died March 20th, 1888.. 1000 00
No. 147, Bro. Thos. S. Williamson,
Court Simcoe, No. 166, Simcoe,
Ont., died March 19th, 1888... 2000 00
No. 148, Bro. James Caldwell,
Court Chautauqua, No. 202,
Summerside, P.E.I. died 20th
March, 1888..... 1000 00
No. 149, Bro. Alex. Robertson,
Court Moira, No. 33, Belleville,
Ont., died 29th February, 1888 1000 00
No. 150, Bro. David Gibb, Court
Peerless, No. 193, St. Mary's,
Ont., died 30th April, 1888.... 1000 00
No. 151, Bro. Orville G. Turner,
Court Harvard, No. 281, Cleve-
land, Ohio, died 27th April, 1888 1000 00
No. 152, Bro. Johnston Graham,
Court Ottawa, No. 41, Ottawa,
Ont., died 7th May, 1888..... 1000 00
No. 153, Bro. Samuel Brennagh,
Court Manitou, No. 135, Mani-
tou, Man., died 13th April, 1888 1000 00
No. 154, Bro. George Phillips,
Court General Gordon, No. 152,
Forest, Ont., died 9th May, 1888 1000 00
No. 155, Bro. John Edmund Rend,
Court Loyalist, No. 121, Port-
land, N.E., died 18th May, 1888 1000 00

No. 156, Bro. William Butler,
Court Eureka, No. 65, Comber,
Ont., died 14th May, 1888..... \$1000 00
No. 157, Bro. Peter H. McIn-
tyre, Court Sydenham, No. 43,
Strathroy, Ont., died 11th May,
1888..... 1000 00
No. 158, Bro. David H. William-
son, Court Midland, No. 87,
Midland, Ont., died 5th June,
1888..... 2000 00
No. 159, Bro. Allen H. Cliff, Court
Rock Glen, No. 186, Arkona,
Ont., died 8th June, 1888..... 2000 00
No. 160, Bro. Walter H. Norie,
Court Madawaska, No. 81,
Arnprior, Ont., died 15th April,
1888..... 2000 00
No. 161, Bro. Amos Hessel, Court
Stormont, No. 3, Cornwall,
Ont., died 25th June, 1888.... 2000 00
No. 162, Bro. John Corcoran,
Court Washington, No. 44,
Elizabeth, N.J., died 2nd July,
1888..... 1000 00
No. 163, Bro. James Cathcart,
Court Lucan, No. 207, Lucan,
Ont., died 14th June, 1888.... 1000 00
No. 164, Bro. John S. McLeod,
Court Evangeline, No. 109,
Kentville, N.S., died 17th July,
1888..... 1000 00
No. 165, Bro. Chas. A. Boush,
Court Collingwood, No. 95, Col-
lingwood, Ont., died 16th June,
1888..... 1000 00
No. 166, Bro. Isaac R. Hart,
Court Bracebridge, No. 243,
Bracebridge, Ont., died 7th Au-
gust, 1888..... 1000 00
No. 167, Bro. John DeRoy, Court
Marion, No. 267, Decker-
ville, Mich., died 18th August,
1888..... 1000 00
No. 168, Bro. Henry J. Mont-
gomery, Court Toronto, No. 167,
Toronto, Ont., died 24th August,
1888..... 2000 00
No. 169, Bro. Z. Hemphill, Court
Oronhyatekha, No. 23, Hamil-
ton, Ont., died 5th Sep., 1888.. 3000 00
No. 170, Bro. John Lindsey,
Court Dufferin, No. 4, London,
Ont., died 24th Sep., 1888.... 1000 00
No. 171, Bro. Crawford E. Slack,
Court Peerless, No. 193, St.
Mary's, Ont., died 3rd Oct.,
1888..... 1000 00
No. 172, Bro. Geo. Wortley, Court
Royal, No. 212, Essex Centre,
Ont., died 1st Oct., 1888..... 1000 00
No. 173, Bro. Wm. A. Somerville,
Court Intervale, No. 34, Pen-
obsquis, N.B., died 2nd Oct.,
1888..... 1000 00

No. 174, Bro. Arnold Mastin, Court Picton, No. 177, Picton, Ont., died 13th Oct., 1888.	\$1000 00	1889.	No. 194, Bro. Joseph Wilson, Court Bolton, No. 308, Bolton, Ont., died 6th Jan., 1889.	\$1000 00	
No. 175, Bro. Robert Little, Court Sarnia, No. 55, Sarnia, Ont., died 18th Oct., 1888.	1000 00	No. 195, Bro. John J. Hecker, Court Fremont, No. 355, Cleve- land, Ohio, died 10th Jan., 1889	1000 00	No. 196, Bro. Walter Smith, Court Ottawa, No. 41, Ottawa, Ont., died 10th January, 1889.	1000 00
No. 176, Bro. James H. Scott, Court Tyrconnell, No. 99, Wal- lacetown, Ont., died 23rd Sepr., 1888.	3000 00	No. 197, Bro. James Ellar, Court Union, No. 86, Brampton, Ont., died 5th January, 1889.	2000 00	No. 198, Bro. Charles E. Firkns, Court Hamilton, No. 170, Ham- ilton, Ont., died 12th Feb., 1889.	1000 00
No. 177, Bro. Jesse Hilborn, Court Black Knight, No. 173, Preston, Ont., died 22nd Oct., 1888.	1000 00	No. 199, Bro. Arthur L. Martin, Court Eastman, No. 317, East- man, Que., died 29th Jan., 1889	1000 00	No. 200, Bro. Alva M. Metcalf, Court Warkworth, No. 334, Warkworth, Ont., died 7th Feb., 1889.	1000 00
No. 178, Bro. Hugh A. McLaren, Court Credit Valley, No. 75, Inglewood, Ont., died 14th Oct., 1888.	2000 00	No. 201, Bro. Henry W. Lydiard, Court Evangeline, No. 109, Kentville, N.S., died 24th Feb., 1889.	3000 00	No. 202, Bro. William Wemp, Court Hope, No. 1, London, Ont., died 28th Feb., 1889.	1000 00
No. 179, Bro. Harry Davey, Court Warkworth, No. 334, Wark- worth, Ont., died 21st Oct., 1888	1000 00	No. 203, Bro. Joseph Wood, Court Maple, No. 155, St. Thomas, Ont., died 2nd March, 1889.	1000 00	No. 204, Bro. George Robt. Davis, Court Kennebecasis No. 21, Norton Station, N.B., died 10th March, 1889.	1000 00
No. 180, Bro. Wm. H. C. Hill, Court Cookshire, No. 176, Cook- shire, Que., died 22nd Oct., 1888	1000 00	No. 205, Bro. Robert Argue, Court Sydenham, No. 43, Strathroy, Ont., died 5th March, 1889.	1000 00	No. 206, Bro. George E. Quennell, Court Selkirk, No. 235, Wallace- burg, Ont., died 26th Mar., 1889	1000 00
No. 181, Bro. Alfred N. Tetlock, Court Mississippi, No. 78, Carle- ton Place, Ont., died 3rd Nov., 1888.	1000 00	No. 207, Bro. Wm. J. Burwell, Court Concord, No. 70, Corse- ley, Ont., died 12th Mar., 1889.	1000 00	No. 208, Bro. Joseph W. Corr, Court Mississippi, No. 78, Carle- ton Place, Ont., died 31st Mar., 1889.	1000 00
No. 182, Bro. Philip S. Martin, Court Lindsay, No. 181, Lind- say, Ont., died 5th Nov., 1888	3000 00	No. 209, Bro. Duncan Sinclair, Court Belmont, No. 153, Bel- mont, Ont., died 4th April, 1889	1000 00	No. 210, Bro. Alex. Mitchell, Court Alliston, No. 50, Allis- ton, Ont., died 8th April, 1889.	1000 00
No. 183, Bro. Jas. Russell, Court Rock Glen, No. 186, Arkona, Ont., died 26th Oct., 1888.	1000 00	No. 211, Bro. D. J. Van Velsor, M.D., Court Harwich, No. 98, Blenheim, Ont., died 13th April, 1890.	2000 00	No. 212, Bro. William J. Hether- ington, Court Clifton, No. 220, Niagara Falls, Ont., died 18th April, 1889.	1000 00
No. 184, Bro. L. Corkindale, Court Picton, No. 177, Picton, Ont., died 16th Nov., 1888.	2000 00				
No. 185, Bro. Thomas Boardman Court Northern Light, No. 127, Owen Sound, Ont., died 23rd Nov., 1888.	1000 00				
No. 186, Bro. John Morrison, Court Sarnia, No. 55, Sarnia, Ont., died 2nd Dec., 1888.	1000 00				
No. 187, Bro. Edwin Jos. Greaves, Court Frontenac, No. 59, King- ston, Ont., died 2nd Dec., 1888	1000 00				
No. 188, Bro. James Carr, Court Maple, No. 155, St. Thomas, Ont., died 30th Nov., 1888.	1000 00				
No. 189, Bro. John Smith, Court Dufferin, No. 4, London, Ont., died 9th Dec., 1888.	1000 00				
No. 190, Bro. Joshua G. Reynolds, Court Elizabeth, No. 1, Eliza- beth, N.J., died 3rd Dec., 1888	1000 00				
No. 191, Bro. Robert N. Bryan, Court Elizabeth, No. 1, Eliza- beth, N.J., died 5th Dec., 1888	1000 00				
No. 192, Bro. Ed. J. P. Dubel- beiss, Court Flower City, No. 336, Rochester, N.Y., died 15th Dec., 1888.	1000 00				
No. 193, Bro. Robt. C. Thompson, Court Parkhill, No. 156, Park- hill, Ont., died 14th Dec., 1888	1000 00				

Wilson, Bolton, 89, 1889, 1000 00	No. 213, Bro. William Weeks, Court Lambeth, No. 143, Lambeth, Ont., died 9th May, 1889, \$2000 00	No. 232, Bro. Jonathan S. Rose, Court Royal, No. 212, Essex Centre, Ont., died 1st Sept., 1889, \$1000 00
Hecker, 5, Cleveland, 1889, 1000 00	No. 214, Bro. George A. Schram, Court Parkhill, No. 156, Parkhill, Ont., died 23rd May, 1889, 1000 00	No. 233, Bro. John Herbert, Court Greenwood, No. 257, Clandeboye, Ont., died 3rd Sept., 1889, 1000 00
th, Court wa, Ont., 1000 00	No. 215, Bro. George H. Williams, Court Dufferin, No. 4, London, Ont., died 27th May, 1889, 1000 00	No. 234, Bro. W. M. Medley, Court Stadacona, No. 224, Quebec, Que., died 24th Aug., 1889, 3000 00
9, 1000 00	No. 216, Bro. Peregrine M. Clark, Court Frontenac, No. 59, Kingston, Ont., died 30th May, 1889, 1000 00	No. 235, Bro. Francis Bartley, Court Keswatin, No. 19, Rat Portage, Ont., died 2nd Sept., 1889, 1000 00
ar, Court on, Ont., 2000 00	No. 217, Bro. John Judge, Court Lucan, No. 207, Lucan, Ont., died 11th May, 1889, 1000 00	No. 236, Bro. George S. Mitchell, Court Lisgar, No. 97, Toronto, Ont., died 8th Sept., 1889, 1000 00
Firk ns, 70, Ham- Feb., 1889, 1000 00	No. 218, Bro. Frank I. Wallace, Court Bolton, No. 308, Albion, died 18th April, 1889, 1000 00	No. 237, Bro. David Van Valbren- burg, Court Huron, No. 163, Point Edward, Ont., died 6th Sept., 1889, 1000 00
Martin, 317, East- an, 1889, 1000 00	No. 219, Bro. William H. Mat- shews, Court Shelburne, No. 45, Shelburne, Ont., died 23rd June, 1889, 1000 00	No. 238, Bro. Archibald C. Mc- Kinlay, Court Credit, No. 133, Georgetown, Ont., died 14th Aug., 1889, 1000 00
Metcalf, No. 334, died 7th 1000 00	No. 220, Bro. James W. Taylor, Court City of the Valley, No. 222, Dundas, Ont., died 28th June, 1889, 2000 00	No. 239, Bro. Charles Hall, Court Garnet, No. 64, Wyoming, Ont., died 5th Sept., 1889, 1000 00
Lydiard, No. 109, 24th Feb., 3000 00	No. 221, Bro. William Tawse, Court Desmond, No. 187, Port Huron, Mich., died 1st July, 1889, 1000 00	No. 240, Bro. John Milton Davis, Court Royal, No. 212, Essex Centre, Ont., died 12th Sept., 1889, 1000 00
n Wemp, London, 1889, 1000 00	No. 222, Bro. John W. Turnbull, Court Bear River, No. 119, Bear River, N. S., died 1st June, 1889, 1000 00	No. 241, Bro. Willard E. La- fayette, Court Mentor, No. 435, Potts, Mich., died 15th September, 1889, 2000 00
od, Court Thomas, 1889, 1000 00	No. 223, Bro. Horace E. Dayton, Court St. Mary's, No. 145, St. Mary's, N.B., died 7th July, 1889, 2000 00	No. 242, Bro. James Simpson Scott, Court Caledonia, No. 256, Caledonia, Ont., died 19th September, 1889, 1000 00
ge Robt. easis No. N.B., died 1000 00	No. 224, Bro. W. D. Manchester, Court Vassar, No. 337, Vassar, Mich., died 10th Aug., 1889, 1000 00	No. 243, Bro. Henry B. Kil- lam, Court Petitcodiac, No. 94, Petitcodiac, N.B., died 3rd Oct., 1889, 1000 00
que, Court Strathroy, 1889, 1000 00	No. 225, Bro. James F. Tait, Court Clifton, No. 220, Niagara Falls, Ont., died 5th Aug., 1889, 1000 00	No. 244, Bro. George Emma, Court Acadia, No. 102, Amherst, N.S., died 5th Oct., 1889, 1000 00
Quennell, Wallace- Mar., 1889, 1000 00	No. 226, Bro. Elias A. Keith, Court Butternut Ridge, No. 184, Havelock, N. B., died 12th Aug., 1889, 1000 00	No. 245, Bro. Richard J. Jam- ieson, Court Manotick, No. 144, Manotick, Ont., died 9th Oct., 1889, 1000 00
Burwell, 70, Corse- lar., 1889, 1000 00	No. 227, Bro. Alex. C. M. Hod- gins, Court Madawaska, No. 81, Amprior, Ont., died 29th July, 1889, 1000 00	No. 246, Bro. Henry Davison, Court Desmond, No. 187, Port Huron, Mich., died 8th Oct., 1889, 1000 00
W. Corr, 78, Carle 1st Mar., 1000 00	No. 228, Bro. William Hall, Court Union, No. 86, Brampton, Ont., died 17th Aug., 1889, 1000 00	No. 247, Bro. F. J. Bowen, Court Orient, No. 416, Hamilton Ont., died 12th Oct., 1889, 2000 00
Sinclair, 153, Bel- April, 1889, 1000 00	No. 229, Bro. Ed. Graham, Court Garnet, No. 64, Wyoming, Ont., died 16th Aug., 1889, 1000 00	No. 248, Bro. John Wellock, Court Harbor, No. 268, Sand Beach, Mich., died 10th Oct., 1889, 1000 00
Mitchell, 50, Allis- April, 1889, 1000 00	No. 230, Bro. Dexter Willard, Court Beaver, No. 2, Cook- shire, Que., died 8th Aug., 1889, 2000 00	No. 249, Bro. Walter J. Johnston, Court Mentor, No. 435, Potts, Mich., died 1st Oct., 1889, 1000 00
an Velsor, n, No. 98, died 13th 2000 00	No. 231, Bro. Christopher Ob- lander, Court Elmira, No. 397, Elmira, Ont., died 2nd Aug., 1889, 1000 00	
Hether- No. 220, died 18th 1000 00		

No. 250, Bro. Robert Dickinson Court Frontenac, No. 59, King- ston, Ont., died 17th August, 1889.....	\$1000 00	No. 269, Bro. F. W. Bolton, Court Bolton, No. 308, Bolton, Ont., died 17th Dec., 1889.....	\$1000 00
No. 251, Bro. Michael Doran, Court Oil City, No. 77, Oil City, Ont., died 12th Oct., 1889.....	1000 00	No. 270, Bro. James McDonald, Court Winnipeg, No. 13, Win- nipeg, Man., died 26th Dec., 1889.....	1000 00
No. 252, Bro. John W. Rivier, Court Stormont, No. 3, Corn- wall, Ont., died 25th Oct., 1889.....	1000 00	No. 271, Bro. Joseph Humphries, Court Burrard, No. 347, Van- couver, B.C., died 2nd Dec., 1889.....	2000 00
No. 253, Bro. Melvin Beemer, Court Mentor, No. 435, Potts, Mich., died 10th Aug., 1889.....	1000 00	No. 272, Bro. John Jethan, Court Fergus, No. 22, Fergus, Ont., died 25th Dec., 1889.....	1000 00
No. 254, Bro. Joseph B. Grimshaw, Court Enterprise, No. 54, Lon- don South, Ont., died 22nd Oct., 1889.....	1000 00	1890.	
No. 255, Bro. John Schirer, Court Elgin, No. 29, Aylmer, Ont., died 21st Oct., 1889.....	1000 00	No. 273, Bro. William S. Foot, Court Dufferin, No. 4, London, Ont., died 10th Jan., 1890.....	1000 00
No. 256, Bro. Andrew E. Mallory, Court Locksley, No. 118, St. Martins, N.B., died 25th Oct., 1889.....	1000 00	No. 274, Bro. George Lee Garden, Court Winnipeg, No. 13, Win- nipeg, Man., died 12th April, 1889.....	1000 00
No. 257, Bro. James A. Wilson, Court Moncton, No. 71, Monc- ton, N.B., died 20th Oct., 1889.....	1000 00	No. 275, Bro. Richard Wilson, Court Manotick, No. 144, Manot- tick, Ont., died 16th June, 1889.....	1000 00
No. 258, Bro. Henry B. Savage, Court Frontenac, No. 59, King- ston, Ont., died 7th November, 1889.....	1000 00	No. 276, Bro. Hugh Mc Kercher, Court Huron, No. 163, Point Edward, Ont., died 13th Jan., 1890.....	1000 00
No. 259, Bro. Rob't John Carroll, Court Liberty, No. 313, Rich- mond, Mich., died 15th Sept., 1889.....	1000 00	No. 277, Bro. F. L. Stevenson, Court Island City, No. 375, Brockville, Ont., died 22nd Jan., 1890.....	2000 00
No. 260, Bro. Jno. Lawson, Court Millicete, No. 139, Fredericton, N.B., died 19th Nov., 1889.....	1000 00	No. 278, Bro. Frederic Barnes, Court Mount Royal, No. 7, Montreal, Que., died 14th Jan., 1890.....	1000 00
No. 261, Bro. Michael F. Meehan, Court Lafayette, No. 314, Eliza- beth, N.J., died 24th Nov., 1889.....	1000 00	No. 279, Bro. W. A. Goring, Court Hope, No. 1, London, Ont., died 16th Jan., 1890.....	1000 00
No. 262, Bro. William Folemsbe, Court St. Thomas, No. 400, St. Thomas, Ont., died 6th Dec., 1889.....	1000 00	No. 280, Bro. Robt. Dodds, Court Frontenac, No. 59, Kingston, Ont., died 20th Jan., 1890.....	1000 00
No. 263, Bro. F. Rooney, Court Iosco, No. 278, East Tawas, Mich., died 5th Dec., 1889.....	1000 00	No. 281, Bro. Robert Sinclair, Court Frontenac, No. 59, King- ston, Ont., died 18th January, 1890.....	1000 00
No. 264, Bro. Edward Dale, Court Prince Albert, No. 149, Sherbrooke, Que., died 18th Nov., 1889.....	1000 00	No. 282, Bro. Robt. Munro, Court Dufferin, No. 4, London, Ont., died 14th Jan., 1890.....	3000 00
No. 265, Bro. John Jas. Phillips, Court Sarnia, No. 55, Sarnia, Ont., died 17th Dec., 1889.....	1000 00	No. 283, Bro. Alexander Peterkin, Court Buctouche, No. 449, Buc- touche, N.B., died 25th Jan., 1890.....	1000 00
No. 266, Bro. Thomas Hill, Court Seguin, No. 107, Parry Sound, Ont., died 19th Dec., 1889.....	1000 00	No. 284, Bro. Frank S. Chute, Court Oak Leaf, No. 62, Wheat- ley, Ont., died 4th Feb., 1890.....	1000 00
No. 267, Bro. Donald McCall, Court Au Sable, No. 89, Au Sable, Mich., died 9th Dec., 1889.....	1000 00	No. 285, Bro. Thomas Tallish, Court Dresden, No. 164, Dres- den, Ont., died 4th Feb., 1890.....	3000 00
No. 268, Bro. George Ferguson Durand, Court Mystic, No. 259, London, Ont., died 20th Dec., 1889.....	3000 00	No. 286, Bro. G. M. A. Ross, Court Burns, No. 302, Embro, Ont., died 6th Feb., 1890.....	2000 00

Bolton, 8, Bolton, 1889, \$1000 00
 McDonald, 13, Win- 1000 00
 6th Dec., 1000 00
 347, Van- 2000 00
 2000 00
 an, Court 1000 00
 us, Ont., 1000 00
 S. Foot, London, 1890, 1000 00
 ee Garden, 13, Win- 1000 00
 2th April, 1000 00
 Wilson, 144, Mano- 1000 00
 June, 1889 1000 00
 eKercher, 63, Point 1000 00
 13th Jan., 1000 00
 Stevenson, No. 375, 22nd Jan., 2000 00
 Barnes, No. 7, 14th Jan., 1000 00
 Goring, London, 1890, 1000 00
 ds, Court 1000 00
 Kingston, 1890, 1000 00
 Sinclair, 59, Kings- 1000 00
 January, 1000 00
 ro, Court 3000 00
 on, Ont., 3000 00
 Peterkin, 449, Buc- 1000 00
 5th Jan., 1000 00
 Chute, 2, Wheat- 1000 00
 1890, 1000 00
 Tal, 14, Dres- 3000 00
 o., 1890, 3000 00
 A. Ross, Embro, 90, 2000 00

No. 287, Bro. Mathew Bixel, Court Sydenham, No. 43, Strathroy, Ont., died 1st Feb., 1890, \$3000 00
 No. 288, Bro. Stephen Merritt, Court Dufferin, No. 4, London, Ont., died 5th Feb., 1890, 1000 00
 No. 289, Bro. Samuel F. Green, Court Moira, No. 33, Belleville, Ont., died 17th Feb., 1890, 1000 00
 No. 290, Bro. Charles H. Taylor, Court Butternut Ridge, No. 184, Havelock, N. B., died 28th Dec., 1889, 1000 00
 No. 291, Bro. Elijah Crossman, Court Kennebecasis, No. 24, Norton Station, N.B., died 23rd Jan., 1890, 1000 00
 No. 292, Bro. Wm. Hy. Berney, Court Amity, No. 39, Hamilton, Ont., died 19th Feb., 1890, 1000 00
 No. 293, Bro. Joshua H. Long, Court Elizabeth, No. 1, Elizabeth, N. J., died 18th Feb., 1890, 1000 00
 No. 294, Bro. Henry E. Young, Court Harwich, No. 98, Blenheim, Ont., died 23th Feb., 1890, 1000 00
 No. 295, Bro. Henry George Placker, Court Sarnia, No. 55, Sarnia, Ont., died 1st March, 1890, 1000 00
 No. 296, Robert Alex. D. McKenzie, Court Lansdowne, No. 213, Thorburn, N. S., died 27th March, 1890, 1000 00
 No. 297, Bro. Roderick S. Haggert, Court Union, No. 86, Brampton, Ont., died 27th Feb., 1890, 1000 00
 No. 298, Bro. Albert H. Runyer, Court Hastings, No. 246, Hastings, Mich., died 9th March, 1890, 1000 00
 No. 299, Bro. Ernest Wm. De Ville, Court St. Mary's, No. 145, St. Mary's, N. B., died 27th Jan., 1890, 1000 00
 No. 300, Bro. I. B. Matthews, Court Elgin, No. 29, Aylmer, Ont., died 28th Dec., 1889, 1000 00
 No. 301, Bro. David Crandall, Court York, No. 120, East Toronto, Ont., died 28th Feb., 1890, 1000 00
 No. 302, Bro. A. W. Burgess, Court Colton, No. 440, Colton, Cal., died 8th March, 1890, 1000 00
 No. 303, Bro. David Wright, Court Petrolia, No. 42, Petrolia, Ont., died 5th March, 1890, 3000 00
 No. 304, Bro. R. A. Smith, Court Signet, No. 358, Newmarket, Ont., died 26th Feb., 1890, 1000 00

No. 305, Bro. John Taylor, Court Sts. of Mackinaw, No. 262, Cheboggan, Mich., died 8th Nov., 1889, \$1000 00
 No. 306, Bro. James William McLaren, Court Buckingham, No. 330, Buckingham, Que., died 17th March, 1890, 1000 00
 No. 307, Bro. Wm. J. Roberts, Court Rockland, No. 146, New Rockland, Que., died 20th March, 1890, 1000 00
 No. 308, Bro. Alexander Dumar, Court Monroe, No. 391, Rochester, N. Y., died 14th March, 1890, 1000 00
 No. 309, Bro. George Munce, Court Resort, No. 318, Lyn- doch, Ont., died 22nd March, 1890, 1000 00
 No. 310, Bro. John Jamieson, Court Beaconsfield, No. 80, Pak- enham, Ont., died 30th March, 1890, 2000 00
 No. 311, Bro. Robert L. Scott, Court Lebanon, No. 382, Toron- to, Ont., died 26th March, 1890 1000 00
 No. 312, Bro. Freeman Hodgins, Court Belmont, No. 153, Bel- mont, Ont., died 25th March, 1890, 1000 00
 No. 313, Bro. Henry Hayter, Court Alvinston, No. 67, Alvin- ston, Ont., died 5th April, 1890 1000 00
 No. 314, Bro. Ernest Simpson Thomas, Court International, No. 323, Rock Island, Que., died 10th March, 1890, 1000 00
 No. 315, Bro. James Chudley, Court Maple, No. 155, St. Thomas, Ont., died 15th April, 1890, 1000 00
 No. 316, Bro. Edward Wassell, Court Queen City, No. 66, Tor- onto, Ont., died 20th April, 1890, 2000 00
 No. 317, Bro. Stephen Patrick Ryan, Court Washington, No. 44, Elizabeth, N.J., died 26th April, 1890, 1000 00
 No. 318, Bro. John Ramsey, Court Harvard, No. 281, Cleveland, Ohio, died 26th April, 1890, 1000 00
 No. 319, Bro. T. Fenwick Fowler, Court Upham, No. 385, Upham Station, N.B., died 30th April, 1890, 1000 00
 No. 320, Bro. Frederick Howard Peers, Court Hampton, No. 429, Hampton, N.B., died 5th May, 1890, 1000 00
 No. 321, Bro. W. C. Van Staden, Court Sydenham, No. 43, Strathroy, Ont., died 10th Au- gust, 1889, 3000 00

No. 322, Bro. Henry Eggers, Court Saginaw, No. 494, Saginaw, Mich., died 4th May, 1890	1000 00	No. 343, Bro. Henry Stone, Court Queen City, No. 66, Toronto, Ont., died 20th Aug., 1890	1000 00
No. 323, Bro. Patrick McGuire, Court Iosca, No. 278, East Tawas, Mich., died 23rd May, 1890	1000 00	No. 344, Bro. Lewis Deemer, jr., Court Applegate, No. 426, Applegate, Mich., died 31st Aug., 1890	1000 00
No. 324, Bro. John Nixon, Court Union, No. 86, Brampton, Ont., died 24th April, 1890	1000 00	No. 345, Bro. James L. McDermott, Court Progress, No. 134, Weldford, N.B., died 29th Aug., 1890	1000 00
No. 325, Bro. Colin Gearing, Court Picton, No. 177, Picton, Ont., died 26th May, 1890	1000 00	No. 346, Bro. Harold Wm. Poole, Court Canada, No. 53, Stratford, Ont., died 31st Aug., 1890	1000 00
No. 326, Bro. Carl Brock, Court Banner, No. 360, Cleveland, Ohio, died 25th May, 1890	1000 00	No. 347, Bro. Edward Thomas Matthews, Court Anchor, No. 393, Upton Works, Mich., died 7th Sept., 1890	1000 00
No. 327, Bro. Leonide Beauregard, Court Valleyfield, No. 523, Valleyfield, Que., died 5th June, 1890	2000 00	No. 348, Bro. James Oke, Court Exeter, No. 123, Exeter, Ont., died 13th Sept., 1890	2000 00
No. 328, Bro. Arch. J. McInnis, Court Stormont, No. 3, Cornwall, Ont., died 13th June, 1890	1000 00	No. 349, Bro. Conrad Sebold, Court Elizabeth, No. 1, Elizabeth, N. J., died 15th Sept., 1890	1000 00
No. 329, Bro. Thomas Courtney, Court Midland, No. 87, Midland, Ont., died 31st May, 1890	1000 00	No. 350, Bro. George H. Gardner, Court Maple City, No. 370, Maple, Ont., died 23rd Sept., 1890	1000 00
No. 330, Bro. David Eagles, Court Salisbury, No. 190, Salisbury, N.B., died 28th June, 1890	1000 00	No. 351, Bro. Thomas Summers, Court Mississippi, No. 78, Carleton Place, Ont., died 16th Sept., 1890	1000 00
No. 331, Bro. Andrew B. McIntyre, Court Ottawa, No. 41, Ottawa, Ont., died 25th June, 1890	1000 00	No. 352, Bro. Wm. Coker, Court Keewatin, No. 19, Rat Portage, Ont., died 17th Sept., 1890	1000 00
No. 332, Bro. Geo. Wm. Culley, Court Sarnia, No. 55, Sarnia, Ont., died 6th July, 1890	1000 00	No. 353, Bro. John Robertson, Court Madoc, No. 377, Madoc, Ont., died 17th Sept., 1890	1000 00
No. 333, Bro. Thomas Webster, Court Brantford, No. 503, Brantford, Ont., died 20th July, 1890	3000 00	No. 354, Bro. George Simpson, Court Hastings, No. 246, Hastings, Mich., died 29th Sept., 1890	1000 00
No. 334, Bro. Wm. J. Cartwright, Court Universal, No. 428, Pullman, Ill., died 24th July, 1890	1000 00	No. 355, Bro. John Temple, Court Pyramid, No. 412, Copleston, Ont., died 27th Sept., 1890	1000 00
No. 335, Bro. A.S. Murray, Court Victoria, No. 10, London, Ont., died 28th July, 1890	1000 00	No. 356, Bro. John Miller, Court Clinton, No. 470, Clinton, Ont., died 2nd Oct., 1890	1000 00
No. 336, Bro. Julius B. Bernstein, Court Shawnee, No. 514, Defiance, Ohio, died 27th July, 1890	1000 00	No. 357, Bro. William J. Thompson, Court Oscoda, No. 285, Oscoda, Mich., died 9th Oct., 1890	1000 00
No. 337, Bro. James Miles Powell, Court Mystic, No. 259, London, Ont., died 24th July, 1890	1000 00	No. 358, Bro. Louis R. Westrick, Court Riverside, No. 349, St. Clair, Mich., died 10th Oct., 1890	1000 00
No. 338, Bro. Patrick E. Tobin, Court Lafayette, No. 344, Elizabeth, N. J., died 7th Aug., 1890	1000 00	No. 359, Bro. James Bartholemew Knight, Court Mystic, No. 2, London, Ont., died 11th Oct., 1890	1000 00
No. 339, Bro. Cornelius Kerr, Court Woodstock, No. 69, Woodstock, Ont., died 13th Aug., 1890	1000 00	No. 360, Bro. Archibald Cameron, Court Belmont, No. 153, Belmont, Ont., died 14th Oct., 1890	1000 00
No. 340, Bro. Geo. Foster, Court Danville, No. 340, Danville, Que., died 5th Aug., 1890	1000 00		
No. 341, Bro. Wm. Risk, Court Dominion, No. 25, Highgate, Ont., died 9th June, 1890	1000 00		
No. 342, Bro. Frederick Smith, Court Picton, No. 177, Picton, Ont., died 21st Aug., 1890	1000 00		

one, Court
Toronto,
1890. \$1000 00
eemer, jr.,
No. 426,
died 31st
1000 00
L. McDer-
No. 134,
29th Aug.,
1000 00
Wm. Poole,
53, Strat-
Aug., 1890 1000 00
rd Thomas
Anchor, No.
Mich., died
1000 00
Oke, Court
eter, Ont.,
2000 00
ad Sebold,
No. 1, Eliza-
15th Sept.,
1000 00
H. Gardner,
No. 370,
23rd Sept.,
1000 00
as Summers,
No. 78, Carle-
d 16th Sept.,
1000 00
oker, Court
Rat Portage,
t., 1890 1000 00
Robertson,
377, Madoc,
t., 1890 1000 00
re Simpson,
No. 246, Hast-
29th Sept.,
1000 00
emple, Court
Copleston,
t., 1890 1000 00
Miller, Court
Clinton, Ont.,
1000 00
n J. Thomp-
a, No. 285,
d 9th Oct.,
1000 00
R. Westrick,
No. 349, St.
10th Oct.,
1000 00
Bartholemew
stic, No. 2, 9,
d 11th Oct.,
1000 00
bald Camer-
t, No. 153,
d 14th Oct.,
1000 00

No. 362, Bro. William Decow,
Court Marquette, No. 443, Port-
age la Prairie, Man., died 26th
Oct., 1890 \$1000 00
No. 363, Bro. James Lloyd, Court
King City, No. 363, King, Ont.,
died 27th Oct., 1890 1000 00
No. 364, Bro. Henry Mines, Court
Hope, No. 1, London, Ont.,
died 31st Oct., 1890 1000 00
No. 365, Bro. George W. Hatch,
Court Salinas, No. 640, Salinas,
Cal., died 23rd Sept., 1890 1000 00
No. 366, Bro. Edward Hiram
Seelay, Court Hampton, No.
429, Hampton, N.B., died 9th
Nov., 1890 1000 00
No. 367, Bro. Richard Groom-
bridge, Court Alvinston, No.
6, Alvinston, Ont., died 5th
Nov., 1890 1000 00
No. 368, Bro. William Bother-
stone, Court Miranda, No. 326,
West Bay City, Mich., died
12th Nov., 1890 1000 00
No. 369, Bro. Henry R. Williams,
Court Rockland, No. 146, New
Rockland, Que., died 11th Nov.,
1890 1000 00
No. 370, Bro. Henry Newall,
Court Winnipeg, No. 13, Win-
nipeg, Man., died 18th Nov.,
1890 3000 00
No. 371, Bro. William Gibson,
Court Downer, No. 466, Marys-
ville, Mich., died 22nd Nov., 1890
1000 00
No. 372, Bro. Karl Larson, Court
Harvard, No. 281, Cleveland,
Ohio, died 27th Nov., 1890 1000 00
No. 373, Bro. Edward William
Evans, Court Frontenac, No.
59, Kingston, Ont., died 28th
Nov., 1890 1000 00
No. 374, Bro. Charles A. West,
Court Carleton, No. 162, Cen-
treville, N.B., died 11th Dec.,
1890 1000 00
No. 375, Bro. John Taylor, Court
Huntsville, No. 646, Hunts-
ville, Ont., died 15th Dec., 1890 1000 00
No. 376, Bro. Gustav A. Bischoff,
Court Banner, No. 360, Cleve-
land, Ohio, died 12th Dec., 1890 1000 00
No. 377, Bro. Geo. Henry White,
Court Gen. Gordon, No. 152,
Forest, Ont., died 18th Dec.,
1890 1000 00
No. 378, Bro. James Mutterer,
Court Keewatin, No. 19, Rat
Portage, Ont., died 18th Nov.,
1890 1000 00
No. 379, Bro. Frank Shinsky,
Court Waldone, No. 529, East
Saginaw, Mich., died 26th Dec.,
1890 2000 00

No. 380, Bro. George Bracken,
Court Forest City No. 8, West
Lorne, Ont., died 15th Dec.,
1890 \$1000 00
No. 381, Bro. D. M. Smellie,
Court Madoc, No. 377, Madoc,
Ont., died 20th Dec., 1890 1000 00
No. 382, Bro. T. J. McClelland,
Court Shelburne, No. 45, Shel-
burne, Ont., died 5th January,
1891 1000 00
No. 383, Bro. Alex. G. K.
Anderson, Court Fergus, No.
22, Fergus, Ont., died 18th
Dec., 1890 1000 00
No. 384, Bro. Kenneth McKenzie,
Court May Flower, No. 209,
Pictou Landing, N.S., died 14th
Dec., 1890 1000 00
1891.
No. 385, Bro. Wm. Jno. Hudson,
Court Wellington, No. 21,
Drayton, Ont., died 3rd Janu-
ary, 1891 1000 00
No. 386, Bro. Patrick Shine,
Court Onward, No. 553, Jersey
City, N. J., died 6th Jan., 1891 1000 00
No. 387, Bro. A. W. House,
Court Maple, No. 155, St.
Thomas, Ont., died 6th Jan.,
1891 1000 00
No. 388, Bro. Robert Reid, Court
Robin Hood, No. 84, Barrie,
Ont., died 25th Dec., 1890 1000 00
No. 389, Bro. Ezra Bethel, Court
Robin Hood, No. 84, Barrie,
Ont., died 28th Dec., 1890 1000 00
No. 390, Bro. J. H. Crowley,
Court Lavfayette, No. 344,
Elizabeth, N.J., died 9th Jan.,
1891 1000 00
No. 391, Bro. Andres Sorenson,
Court Universal, No. 428, Pull-
man, Ill., died 12th Jan., 1891. 1000 00
No. 392, Bro. Newman B. Steel,
Court Inlay, No. 436, Inlay
City, Mich., died 6th Jan., 1891 1000 00
No. 393, Bro. August Seefeld,
Court Berlin, No. 154, Berlin,
Ont., died 16th January, 1891.. 1000 00
No. 394, Bro. Joshua W. Jarvis,
Court Danville, No. 340, Dan-
ville, Que., died 12th January,
1891 1000 00
No. 395, Bro. Robert A. Tubman,
Court Rideau, No. 31, Ottawa,
Ont., died 23rd Jan., 1891 1000 00
No. 396, Bro. Hiram Larvy,
Court Rapid, No. 381, Burritt's
Rapids, Ont., died 23rd Jan.,
1891 1000 00
No. 397, Bro. James P. Stewart,
Court Lake View, No. 418, Port
Sanilac, Mich., died 7th Jan.,
1891 1000 00

No. 398, Bro. W. W. Berford, Court Perth, No. 384, Perth, Ont., died 21st Jan., 1891.....	\$1000 00	Mt. Brydges, Ont., died 7th March, 1891.....	\$1000 00
No. 399, Bro. Wm. Ed. Mason, Court Dominion, No. 25, High- gate, Ont., died 11th Jan., 1891.	1000 00	No. 418, Bro. Alexander Pope, Court Stadacona, No. 224, Que- bec, Que., died 10th March, 1891.	3000 00
No. 400, Bro. James McVety, Court Burrard, No. 347, Van- couver, B. C., died 27th Jan., 1891.....	1000 00	No. 419, Bro. Winfield Scott Hair, Court Missisquoi, No. 299, Cow- anaville, Que., died 24th Feb., 1891.....	1000 00
No. 401, Bro. James McName, Court Frontenac, No. 59, King- ston, Ont., died 31st Jan., 1891.	1000 00	No. 420, Bro. William A. Mor- gan, Court Emerado, No. 497, Emerado, N. D., died 2nd Mch, 1891.....	1000 00
No. 402, Bro. Geo. Scheuerman, Court Columbia, No. 104, Cleveland, O., died 28th Jan., 1891.....	1000 00	No. 421, Bro. James Adams, Court Milicete, No. 199, Fred- erickton, N. B., died 15th March, 1891.....	1000 00
No. 403, Bro. James Joseph Mil- ner, Court Mt. Brydges, No. 183, Mt. Brydges, Ont., died 2nd Feb., 1891.....	1000 00	No. 422, Bro. Arthur H. Izzard, Court Port Elgin, No. 587, Port Elgin, Ont., died 26th Feb., 1891.....	2000 00
No. 404, Bro. William Ginn, Court Aurora, No. 188, Aurora, Ont., died 18th Jan., 1891.....	1000 00	No. 423, Bro. Franklin Clubine, Court Aurora, No. 188, Aurora, Ont., died 21st March, 1891....	1000 00
No. 405, Bro. S. J. Jacobs, M.D., Court Relief, No. 248, Lunen- berg, N.S., died 3rd Feb., 1891	1000 00	No. 424, Bro. Samuel J. Camp- bell, Court Kennebecasis, No. 24, North Station, N. B., died 21st March, 1891.....	1000 00
No. 406, Bro. Ira Lavere, Court Success, No. 191, Oil Springs, Ont., died 13th Feb., 1891....	1000 00	No. 425, Bro. James R. Wolsey, Court Pyramid, No. 412, Cople- ston, Ont., died 24th Feb., 1891	1000 00
No. 407, Bro. David DeLong, Court Locksley, No. 118, St. Martins, N.B., died 28th Jan., 1891.....	1000 00	No. 426, Bro. David Youmans, Court Spadina, No. 241, Toronto, Ont., died 24th Feb., 1891....	1000 00
No. 408, Bro. George W. How- land, Court Beaver, No. 2, Len- noxville, Que., died 25th Feb., 1891.....	2000 00	No. 427, Bro. Wm. Middleton, Court Frontenac, No. 59, King- ston, Ont., died 3rd April, 1891	2000 00
No. 409, Bro. John Ashworth, Court Victoria, No. 10, Lon- don, Ont., died 18th Feb., 1891	1000 00	No. 428, Bro. Thomas Trelford, Court Bruce, No. 28, Chesley, Ont., died 31st March, 1891....	1000 00
No. 410, Bro. Frederick Baier, Court Alpena, No. 293, Alpena, Mich., died 25th Feb., 1891....	1000 00	No. 429, Bro. M. Dahler, Court Banner, No. 360, Cleveland, Ohio, died 29th March, 1891..	2000 00
No. 411, Bro. W. M. Oakes, Court Sequin, No. 107, Parry Sound, Ont., died 24th Feb., 1891.....	2000 00	No. 430, Bro. Wm. A. Miller, Court Liberty, No. 313, Rich- mond, Mich., died 17th March, 1891.....	1000 00
No. 412, Bro. Arch'd Cochrane, Court Banner, No. 360, Cleve- land, Ohio, died 24th Feb., 1891	1000 00	No. 431, Bro. Eugene Schwegat, Court Winnipeg, No. 13, Winne- peg, Man., died 6th March, 1891.....	1000 00
No. 413, Bro. Peter H. Bacchus, Court Berlin, No. 154, Berlin, Ont., died 4th March, 1891....	2000 00	No. 432, Bro. Charles Edmon Grove, Court Deseronto, No. 93, Deseronto, Ont., died 13th April, 1891.....	1000 00
No. 414, Bro. John Wright, Court Balmroal, No. 269, Montreal, Que., died 25th Feb., 1891.....	1000 00	No. 433, Bro. Andrew J. Wood- ward, Court Woodstock, No. 69, Woodstock, Ont., died 2nd April, 1891.....	2000 00
No. 415, Bro. P. B. Rosenberry, Court Rock Glen, No. 185, Ar- kona, Ont., died 7th March, 1891.....	1000 00	No. 434, Bro. Richard M. Fenton, Court Southampton, No. 74, Southampton, Ont., died 12th April, 1891.....	1000 00
No. 416, Bro. Robert E. Clifford, Court Eastman, No. 317, East- man, Que., died 23rd Feb., 1891	1000 00	No. 435, Bro. John A. Bacheller, Court Hastings, No. 246, Hast-	
No. 417, Bro. John W. Waters, Court Mt. Brydges, No. 183,			

died 7th		ings, Mich., died 15th April,		No. 453, Bro. Ira J. Woodworth,	
\$1000 00		1891.....	\$1000 00	Court Kansas City, No. 725,	
der Pope,		No. 436, Bro. Thomas Flynn,		Kansas City, Mo., died 10th	
224, Que-		Court Yamaska, No. 292, Farn-		May, 1891.....	\$3000 00
March, 1891	3000 00	ham, Que., died 13th April, 1891	1000 00	No. 454, Bro. James Gilmour	
Scott Hair,		No. 437, Bro. William A. Lothian,		Head, M.D., Court Glenmorris,	
299, Cow-		Court Yale, No. 393, Yale,		No. 178, Glenmorris, Ont., died	
24th Feb.,		Mich., died 10th April, 1891 ...	1000 00	13th April, 1891.....	1000 00
1000 00		No. 438, Bro. Joseph Blackburn		No. 455, Bro. Lafayette Olmsted,	
n A. Mor-		French, Court McGregor, No. 6,		Court San Jacinto, No. 463,	
No. 497,		Chatham, Ont., died 16th April,		San Jacinto, Cal., died 8th May,	
12nd Mch.,		1891.....	1000 00	1891.....	1000 00
1000 00		No. 439, Bro. Samuel L. Potter,		No. 456, Brother James Mc-	
s Adams,		Court Harvard, 281, Cleveland,		Cracken, Court Keewatin, No.	
199, Fred-		Ohio, died 10th April, 1891	1000 00	19, Ra ^e Portage, Ont., died 19th	
5th March,		No. 440, Bro. Walter Wake, Sr.,		May, 1891.....	2000 00
1000 00		Court Huron, No. 161, Point		No. 457, Bro. William Leask,	
H. Izzard,		Edward, Ont., died 21st April,		Court Oronhyatekha, No. 23,	
s, 587, Port		1891.....	1000 00	Hamilton, Ont., died 15th May,	
26th Feb.,		No. 441, Bro. Alexander Stewart,		1891.....	1000 00
2000 00		Court Canada, No. 53, Strat-		No. 458, Bro. John McGill, Court	
in Clubine,		ford, Ont., died 11th April, 1891	1000 00	Victoria, No. 10, London, Ont.,	
88, Anora,		No. 442, Bro. James A. Sime,		died 21st May, 1891.....	1000 00
ch, 1891....	1000 00	Court Oronhyatekha, No. 23,		No. 459, Bro. Richard Leonard	
l J. Camp-		Hamilton, Ont., died 26th April,		Vancott, Court Frontenac, No.	
acacis, No.		1891.....	1000 00	59, Kingston, Ont., died 10th	
N. B., died		No. 443, Bro. William Benny,		May, 1891.....	1000 00
1000 00		Court Southampton, No. 74,		No. 460, Bro. Geo. H. Smith,	
R. Wolsey,		Southampton, Ont., died 4th		Court Valley City, No. 73, Galt,	
412, Cople-		May, 1891.....	1000 00	Ont., died 28th May, 1891.....	2000 00
Feb., 1891	1000 00	No. 444, Bro. James Blake, Court		No. 461, Bro. John Bonacker,	
l Youmans,		Hillsborough, No. 91, Hillsbor-		Court Evershed, No. 638, Nia-	
41, Toronto,		ough, N.B., died 24th April,		gara Falls, Ont., died 29th May,	
1891.....	1000 00	1891.....	1000 00	1891.....	1000 00
Middleton,		No. 445, Bro. Eli Sirois, Court		No. 462, Bro. Theodore H. Spen-	
p. 59, King-		St. Lawrence, No. 219, South		cer, Court Eagle, No. 250, Glad-	
April, 1891	2000 00	Quebec, Que., died 2nd May,		win, Mich., died 23rd May,	
as Trelford,		1891.....	1000 00	1891.....	1000 00
28, Chesley,		No. 446, Bro. Matthew S. Ryan,		No. 463, Bro. J. Victor Loveland,	
ch, 1891....	1000 00	Court Millville, No. 682, Mill-		Court Sawyerville, No. 590,	
ahler, Court		ville, N.B., died 22nd April,		Sawyerville, Que., died 1st	
Cleveland,		1891.....	2000 00	June, 1891.....	1000 00
ch, 1891 ..	2000 00	No. 447, Bro. Herbert A. Ellison,		No. 464, Bro. Terence O'Brien,	
A. Miller,		M.D., Court Sissiboo, No. 122,		Court Crow Island, No. 576,	
313, Rich-		Weymouth Bridge, N.S., died		Crow Island, Mich., died 21st	
7th March,		3rd May, 1891.....	1000 00	March, 1891.....	1000 00
1000 00		No. 448, Bro. John Wilson, Court		No. 465, Bro. John J. Ryan, Court	
s Schwegat,		Kennebecasis, No. 24, Norton		Lafayette, No. 344, Elizabeth,	
p. 13, Winne-		Station, N.B., died 9th May,		N. J., died 8th June, 1891.....	1000 00
th March,		1891.....	1000 00	No. 466, Bro. Cintilla W. Stevens,	
1000 00		No. 449, Bro. William Albert		Court Sylva, No. 76, Court-	
les Edmon-		Wood, Court Stormont, No. 3,		wright, Ont., died 6th June,	
onto, No. 93,		Cornwall, Ont., died 19th May,		1891.....	1000 00
113th April,		1891.....	1000 00	No. 467, Bro. George Dean Dick-	
1000 00		No. 450, Bro. Alfred Gogglemann,		son, Court Moira, No. 33, Belle-	
y J. Wood-		Court Lafayette, No. 344, Eliza-		ville, Ont., died 18th May, 1891	1000 00
cock, No. 69,		beth, N. J., died 10th May,		No. 468, Bro. Thomas McEd-	
died 2nd		1891.....	1000 00	wards, Court Puslinch, No. 51,	
2000 00		No. 451, Bro. Ralph O'Neil, Court		Morrison, Ont., died 13th June,	
M. Fenton,		Denfield, No. 194, Denfield,		1891.....	1000 00
n, No. 74,		Ont., died 10th May, 1891	1000 00	No. 469, Bro. James Steenson,	
died 12th		No. 452, Bro. James L. Knowlton,		Court Oak Leaf, No. 62, Wheat-	
1000 00		Court Mountaineer, No. 577,		ley, Ont., died 25th May, 1891.	1000 00
Bacheller,		Saginaw, Mich., died 4th May,		No. 470, Bro. Chauncey L.	
246, Hast-		1891.....	1000 00	Palmer, Court California. No.	

451, Riverside, Cal., died 8th June, 1891.....	\$1000 00	Walkerton, Ont., died 20th August, 1891.....	\$1000 00
No. 471, Bro. Geo. P. Smith, Court Centre, No. 636, Bay City, Mich., died 19th June, 1891....	2000 00	No. 489, Bro. Arthur A. Robert, Court Champlain, No. 663, Montreal, Que., died 2nd August, 1891.....	2000 00
No. 472, Bro. Geo. E. Pickell, Court Ruby, No. 201, Tilsonburg, Ont., died 13th June, 1891.....	1000 00	No. 490, Bro. Charles L. Vaughon, Court Au Sable, No. 289, Au Sable, Mich., died 16th August, 1891.....	1000 00
No. 473, Bro. Charles H. Brown, Court Manitou, No. 135, Manitou, Man., died 20th June, 1891.....	2000 00	No. 491, Bro. David A. Lowe, Court Seguin, No. 107, Parry Sound, Ont., died 16th August, 1891.....	1000 00
No. 474, Bro. Henry M. Jost, Court Relief, No. 248, Lunenburg, N. S., died 27th June, 1891.....	1000 00	No. 492, Bro. Robert A. Donald, Court Hammond, No. 545, Hammond, N. Y., died 31st August, 1891.....	2000 00
No. 475, Bro. John W. Ryerson, Court Simcoe, No. 166, Simcoe, Ont., died 3rd July, 1891.....	2000 00	No. 493, Bro. Peter F. Ferris, Court Dominion, No. 25, Highgate, Ont., died 2nd September, 1891.....	1000 00
No. 476, Bro. John A. Clark, Court Blenheim, No. 208, Drumbo, Ont., died 12th July, 1891.....	1000 00	No. 494, Bro. Foster Baynton, Court Harmony, No. 57, Bothwell, Ont., died 31st August, 1891.....	1000 00
No. 477, Bro. John H. Treleaven, Court Tara, No. 367, Tara, Ont., died 17th July, 1891.....	1000 00	No. 495, Bro. Charles W. Votier, Court Berlin, No. 154, Berlin, Ont., died 29th June, 1890.....	2000 00
No. 478, Bro. Thomas Savage, Court Frontenac, No. 59, Kingston, Ont., died 20th July, 1891.....	1000 00	No. 496, Bro. Andrew McFarland, Court Alfafa, No. 660, Compton, Cal., died 22nd March, 1891.....	3000 00
No. 479, Bro. Jas. D. Ingram, Court Brant, No. 168, Paris, Ont., died 18th July, 1891.....	1000 00	No. 497, Bro. John W. Housman, Court Richmond, No. 234, Port Richmond, N. Y., died 23rd August, 1891.....	1000 00
No. 480, Bro. William Coyes, Court Ottawa, No. 41, Ottawa, Ont., died 24th July, 1891.....	1000 00	No. 498, Bro. Alexander Renner, Court Royal Jubilee, No. 114, Halifax, N. S., died 23rd August, 1891.....	1000 00
No. 481, Bro. David A. Shephard, Court Peck, No. 411, Peck, Mich., died 28th July, 1891....	1000 00	No. 499, Bro. Robert G. Laing, Court Middleton, No. 132, Delhi, Ont., died 9th August, 1891.....	1000 00
No. 482, Bro. C. E. Vought, Court San Bernardino, No. 447, San Bernardino, Cal., died 4th July, 1891.....	1000 00	No. 500, Bro. Samuel R. McClean, Court Northern Light, No. 127, Owen Sound, Ont., died 26th August, 1891.....	2000 00
No. 483, Bro. Albert E. Ripley, Court Dresden, No. 164, Dresden, Ont., died 25th July, 1891.....	1000 00	No. 501, Bro. Antoine Gougeon, Court Lachine, 544, Lachine, Que., died 23rd August, 1891....	2000 00
No. 484, Bro. Fred. E. Levenseller, Court Iosco, No. 278, East Tawas, Mich., died 7th August, 1891.....	1600 00	No. 502, Bro. John W. Simmons, Court Petrolia, No. 42, Petrolia, Ont., died 2nd Sept., 1891.....	1000 00
No. 485, Bro. Fred. W. Stansbury, Court Temple, No. 510, Los Angeles, Cal., died 13th August, 1891.....	2000 00	No. 503, Bro. William Carter, Court Greenwood, No. 257, Clandeboye, Ont., died 1st September, 1891.....	1000 00
No. 486, Bro. William Rany, Court Flower City, No. 336, Rochester, N. Y., died 12th August, 1891.....	2000 00	No. 504, Bro. Arthur J. A. Osgood, Court Cookshire, No. 176, Cookshire, Que., died 12th September, 1891.....	1000 00
No. 487, Bro. Geo. M. Roos, Court Preston, No. 848, Preston, Ont., died 31st July, 1891.....	1000 00	No. 505, Bro. Albert D. Pheasey, Court Buckeye, No. 312, Clevel-	
No. 488, Bro. Amos O. Royce, Court Walkerton, No. 521,			

died 20th
\$1000 00
A. Robert,
No. 663,
died 2nd
2000 00
Vaughan,
No. 289, Au-
th August,
1000 00
A. Lowe,
1007, Parry
th August,
1000 00
A. Donald,
No. 545,
died 31st
2000 00
F. Ferris,
No. 25, High-
September,
1000 00
Baynton,
No. 57, Both-
st August,
1000 00
W. Votier,
No. 54, Berlin,
1890, 2000 00
McFarland,
660, Comp-
nd March,
3000 00
W. Hous-
nd, No. 234,
N.Y., died
1000 00
ler Renner,
No. 114,
23rd Aug-
1000 00
G. Lains,
No. 132,
th August,
1000 00
R. McClean,
nt, No. 127,
died 26th
2000 00
e Gougeon,
4, Lachine,
ust, 1891, 2000 00
Simmons,
2, Petrolia,
1891, 1000 00
am Carter,
No. 257,
died 1st Sep-
1000 00
J. A. Os-
re, No. 176,
d 12th Sep-
1000 00
D. Pheney,
312, Cleve-

land, Ohio, died 2nd September,
1891, \$1000 00
No. 506, Bro. Chas. H. Kirby,
Court Harbor, No. 268, Sand
Beach, Mich., died 21st Sep-
tember, 1891, 1000 00
No. 507, Bro. James A. Snider,
Court Amity, No. 39, Ham-
ilton, Ont., died 21st Sept.,
1891, 1000 00
No. 508, Bro. Brooks W. Howard,
M.D., Court Crosswell, No. 273,
Crosswell, Mich., died 18th Sept.,
1891, 1000 00
No. 509, Bro. John M. Schmidt,
Court Saginaw, No. 494, Sag-
inaw, Mich., died 10th Sept.,
1891, 1000 00
No. 510, Bro. Edward Colin
Noble, Court Cookshire, No.
176, Cookshire, Que., died 21st
Sept., 1891, 1000 00
No. 511, Bro. Fred. Lavigne,
Court Brownville, No. 561,
Brownville, N.Y., died 23th
Sept., 1891, 1000 00
No. 512, Bro. John Nichol, Court
Excelsior, No. 79, Almonte,
Ont., died 26th Sept., 1891, 1000 00
No. 513, Bro. Dewitt C. Wescott,
Court Capital City, No. 614,
St. Paul, Minnesota, died 2nd
Oct., 1891, 2000 00
No. 514, Bro. John C. Doherty,
Court Mississippi, No. 78, Carle-
ton Place, Ont., died 2nd
October, 1891, 2000 00
No. 515, Bro. William Bell Ken-
nedy, Court Stadacona, No. 224,
Quebec, Que., died 5th October,
1891, 3000 00
No. 516, Bro. Benjamin J. West,
Court Crosswell, No. 273, Cros-
well, Mich., died 2nd October,
1891, 1000 00
No. 517, Bro. Robert W. Fleming,
Court Novar, No. 673, Novar,
Ont., died 23rd Sept., 1891, 1000 00
No. 518, Bro. Henry Scott, Court
Success, No. 191, Oil Springs,
Ont., died 14th Oct., 1891, 1000 00
No. 519, Bro. George Trimble,
Court Union, No. 86, Bramp-
ton, Ont., died 22nd Sept., 1891, 1000 00
No. 520, Bro. Amos R. Pepper,
Court Crosswell, No. 841, Rock-
land, Ont., died 15th October,
1891, 1000 00
No. 521, Bro. W. T. Wiggins,
Court Warkworth, No. 334,
Warkworth, Ont., died 14th
Oct., 1891, 2000 00
No. 522, Seymour V. Norton,
Court Deseronto, No. 93, Deser-
onto, Ont., died 28th Oct., 1891, 1000 00

No. 523, Bro. William F. Gray,
Court Salisbury, No. 190, Salis-
bury, N. B., died 23rd Oct.,
1891, \$1000 00
No. 524, Bro. Eli Macpherson,
Court Simcoe, No. 166, Simcoe,
Ont., died 26th Oct., 1891, 1000 00
No. 525, Bro. Clement Stacey,
Court Credit Valley, No. 75,
Cheltenham, Ont., died 19th
Oct., 1891, 1000 00
No. 526, Bro. Thomas Armitage,
Court Hope, No. 1, London,
Ont., died 31st Oct., 1891, 1000 00
No. 527, Bro. James McKay,
Court Thames, No. 38, Beach-
ville, Ont., died 30th Oct., 1891, 2000 00
No. 528, Bro. Ellis Dresser, Court
Valley, No. 232, Saginaw, E.S.,
Mich., died 13th Oct., 1891, 1000 00
No. 529, Bro. Thomas Robinson,
Court Stormont, No. 3, Corn-
wall, Ont., died 4th Nov., 1891, 1000 00
No. 530, Bro. Moses McBride,
Court Port Elgin, No. 587, Port
Elgin, Ont., died 5th Nov.,
1891, 1000 00
No. 531, Bro. Abram Grant,
Court Millicote, No. 130, Fred-
erickton, N.B., died 5th Oct.,
1891, 1000 00
No. 532, William F. Davis, Court
Desmond, No. 187, Port Huron,
Mich., died 9th Nov., 1891, 1000 00
No. 533, Bro. E. P. McMaster,
Court Grandin, No. 511, Gran-
din, N.D., died 5th Nov., 1891, 1000 00
No. 534, Bro. John McLaren
McIlquham, Court Lanark, No.
562, Lanark, Ont., died 6th
Nov., 1891, 1000 00
No. 535, Bro. Jas. Wilson Clark,
Court Deseronto, No. 93, Deser-
onto, Ont., died 18th Nov.,
1891, 1000 00
No. 536, Bro. John Roy, Court
Clifton, No. 220, Niagara Falls,
Ont., died 11th Nov., 1891, 1000 00
No. 537, Bro. Albert H. Bullock,
Court Doon, No. 260, Doon,
Ont., died 22nd Nov., 1891, 1000 00
No. 538, Bro. Wm. E. Uren,
Court Spadina, No. 241, To-
ronto, Ont., died 17th Nov.,
1891, 1000 00
No. 539, Bro. William W. McCorm-
mack, Court St. John, No. 223,
Souris, P.E.I., died 20th Nov.,
1891, 1000 00
No. 540, Bro. Stephen T. Ball,
Court Dakota, No. 481, St.
Thomas, N.D., died 21st Nov.,
1891, 1000 00
No. 541, Arthur H. McLauchlan,
Court St. Mary's, No. 145, St.

	1892.
Mary's, N. B., died 1st Sept., 1891.....	\$1000 00
No. 542, Bro. James E. Blair, Court Metcalfe, No. 609, Metcalfe, Ont., died 5th Dec., 1891.....	1000 00
No. 543, Bro. Martin G. Cooney, Court Capital City, No. 614, St. Paul, Minnesota, died 26th Nov., 1891.....	3000 00
No. 544, Bro. Francis W. Monro, Court Garden City, No. 172, St. Catharines, Ont., died 3rd Dec., 1891.....	1000 00
No. 545, Benjamin T. Butler, Court Ottawa, No. 41, Ottawa, Ont., died 3rd December, 1891..	1000 00
No. 546, Bro. Edison A. Polley, Court Stormont, No. 3, Cornwall, Ont., died 4th Dec., 1891.....	1000 00
No. 547, Bro. S. McFeetors, Court Copper Cliff, No. 425, Copper Cliff, Ont., died 1st December, 1891.....	1000 00
No. 548, Bro. William S. Sharrow, Court Nemesis, No. 645, East Tawas, Mich., died 16th November, 1891.....	1000 00
No. 549, Bro. Samuel Wright, Court Robin Hood, No. 84, Barrie, Ont., died 4th Dec., 1891.....	1000 00
No. 550, Bro. George W. Arkel, Court Himsforth, No. 686, Powassan, Ont., died 11th December, 1891.....	1000 00
No. 551, Bro. W. L. Mead, Court Hastings, No. 246, Hastings, Mich., died 11th Dec., 1891.....	1000 00
No. 552, Bro. James Spring, Court York, No. 120, York, Ont., died 11th Dec., 1891.....	1000 00
No. 553, Bro. Thomas Gracie, Court Evershed, No. 638, Niagara Falls, N. Y., died 15th December, 1891.....	1000 00
No. 554, Bro. Edward Morrison, Court Fairview, No. 518, St. Paul, Minn., died 27th Nov., 1891.....	1000 00
No. 555, Bro. Charles W. Anstey, Court Orient, No. 416, Hamilton, Ont., died 22nd December, 1891.....	1000 00
No. 556, Bro. Robert Murray, Court Lucknow, No. 454, Lucknow, Ont., died 20th Dec., 1891.....	1000 00
No. 557, Bro. William Wickens, Court Dresden, No. 164, Dresden, Ont., died 22nd Dec., 1891.....	1000 00
No. 558, Bro. George F. Thompson, Court Telford, No. 147, Montreal, Que., died 26th December, 1891.....	1000 00
No. 559, Bro. John B. Wells, Court Lambeth, No. 143, Lambeth, Ont., died 2nd January, 1892.....	\$1000 00
No. 560, Bro. Ross D. Coggan, Court Hampton, No. 429, Hampton, N. B., died 31st December, 1891.....	1000 00
No. 561, Bro. Wm. Ley, Court Erie, No. 47, Leamington, Ont., died 28th December, 1891.....	1000 00
No. 562, Bro. John Castonguy, Court Centre, No. 636, Bay City, Mich., died 22nd Dec., 1891.....	1000 00
No. 563, Bro. Sidney Graves, Court Frontenac, No. 59, Kingston, Ont., died 1st Jan., 1892..	1000 00
No. 564, Bro. James Robert Lowe, Court Forest River, No. 483, Forest River, N. D., died 27th Dec., 1891.....	1000 00
No. 565, Bro. W. J. Macdonald, Court Ottawa, No. 41, Ottawa, Ont., died 6th Jan., 1892..	3000 00
No. 566, Bro. James F. Pratt, Court Grandin, No. 511, Grandin, N. D., died 30th December, 1891.....	1000 00
No. 567, Bro. James A. West-erby, Court Elkland, No. 826, Cass City, Mich., died 6th Jan., 1892.....	1000 00
No. 568, Bro. Charles E. Peterson, Court Arctic, No. 762, Crystal, N. D., died 23rd Dec., 1891.....	1000 00
No. 569, Bro. A. E. Pridham, Court Goderich, No. 253, Goderich, Ont., died 10th Jan., 1892.....	1000 00
No. 570, Bro. David Robb, Court Huron, No. 163, Point Edward, Ont., died 6th Jan., 1892.....	2000 00
No. 571, Bro. E. J. Lafrinier, Court Champlain, No. 663, Montreal, Que., died 1st Jan., 1892.....	3000 00
No. 572, Bro. Robert Carr, Court Locksley, No. 118, Saint Martins, N. B., died 26th Dec., 1891.....	1000 00
No. 573, Bro. Dennis O'Connor, Court Cairnmore, No. 432, Toronto, Ont., died 29th Dec., 1891.....	2000 00
No. 574, Bro. William Percival Howland, Court Morris Vineyard, No. 532, Los Angeles, Cal., died 7th January, 1892..	2000 00
No. 575, Bro. John Martin Hyde, Court Moira, No. 33, Belleville, Ont., died 3rd Jan., 1892.....	1000 00

592.

John B. Wells,
No. 143, Lam-
2nd January, \$1000 00
as D. Coggan,
a, No. 429,
died 31st Dec., 1000 00
m. Ley, Court
Leamington,
December, 1891. 1000 00
nn Castonguy,
No. 636, Bay
ed 22nd Dec., 1000 00
Sidney Graves,
No. 59, Kings-
1st Jan., 1892. 1000 00
James Robert
rest River, No.
er, N. D., died 1000 00
J. Macdonald,
No. 41, Ottawa,
Jan., 1892. 3000 00
ames F. Pratt,
a, No. 511,
, died 30th Dec., 1000 00
ames A. West-
kland, No. 826,
, died 6th Jan., 1000 00
Charles E. Peter-
ctic, No. 762,
died 23rd Dec., 1000 00
E. Pridham,
No. 253, God-
died 10th Jan., 1000 00
vid Robb, Court
Point Edward,
Jan., 1892. 2000 00
J. Lafrinier,
ain, No. 663,
, died 1st Jan., 3000 00
bert Carr, Court
118, Saint Mart-
died 26th Dec., 1000 00
ennis O'Connor,
more, No. 432,
died 29th Dec., 2000 00
William Percival
art Morris Vine-
2, Los Angeles,
January, 1892. 2000 00
n Martin Hyde,
No. 33, Belleville,
Jan., 1892. 1000 00

No. 576, Bro. Burgoyne Camp-
bell, Court Kennebecasis, No.
24, Norton Station, N. B., died
12th Jan., 1892. \$1000 00
No. 577, Bro. Henry L. Roch,
Court San Jacinto, No. 463,
San Jacinto, Cal., died 3rd
Jan., 1892. 1000 00
No. 578, Bro. H. E. Jefferson,
Court Mount Royal, No. 7, Mon-
treal, Que., died 6th January,
1892. 1000 00
No. 579, Bro. Wm. J. Walton,
Court Waldone, No. 529, Sagi-
naw, Mich., died 14th Jan.,
1892. 1000 00
No. 580, Bro. George Blair, Court
Madawaska, No. 81, Arnprior,
Ont., died 16th Jan., 1892. 1000 00
No. 581, Bro. Samuel A. Jackson,
Court Iron, No. 899, Muskegon,
Mich., died 12th Jan., 1892. 1000 00
No. 582, Bro. John M. Penwar-
den, Court Maple, No. 155, St.
Thomas, Ont., died 14th Jan.,
1892. 3000 00
No. 583, Bro. James Dale Wel-
don, Court Wildwood, No. 633,
Boulder Creek, Cal., 1st Jan.,
1892. 1000 00
No. 584, Bro. Chas. W. Surtis,
Court Vars, No. 535, Vars, Ont.,
died 15th Jan., 1892. 1000 00
No. 585, Bro. John McWilliams,
Court River Speed, No. 169,
Hesper, Ont., died 19th Jan.,
1892. 1000 00
No. 586, Bro. George Beale, Court
Crediton, No. 14, Crediton, Ont.,
died 21st Sept., 1891. 1000 00
No. 587, Bro. John Robertson,
Court Preston, No. 848, Pres-
ton, Ont., died 13th Jan., 1892. 2000 00
No. 588, Bro. George Emery,
Court Maple, No. 155, St.
Thomas, Ont., died 27th Jan.,
1892. 2000 00
No. 589, Bro. Wm. Smith, Court
Welcome, No. 12, London, Ont.,
died 24th Jan., 1892. 1000 00
No. 590, Bro. Frank M. Massey,
Court Mound City, No. 913, St.
Louis, Mo., died 30th Jan.,
1892. 1000 00
No. 591, Bro. George Thomas
Smithers, Court Royal Jubilee,
No. 114, Halifax, N.S., died 29th
Jan., 1892. 1000 00
No. 592, Bro. Samuel S. Blake,
Court Aulton, No. 866, Seattle,
Wash., died 2nd Nov., 1891. 1000 00
No. 593, Bro. Simeon Tucker
Clark, Court Lockport, No. 608,
Lockport, N.Y., died 24th Dec.,
1891. 1000 00

No. 594, Bro. William Taylor,
Court Selkirk, No. 295, Wallace-
burg, Ont., died 14th Jan., 1892. \$1000 00
No. 595, Bro. Henry Briscoe,
Court Forest City, No. 8, West
Lorne, Ont., died 3rd Feb., 1892. 1000 00
No. 596, Bro. John I. Morris,
Court Eureka, No. 65, Comber,
Ont., died 1st Feb., 1892. 1000 00
No. 597, Bro. Hugh Drummond,
Court Eureka, No. 65, Comber,
Ont., died 11th Jan., 1892. 1000 00
No. 598, Bro. James R. Cochran,
Court Locksley, No. 118, St.
Martins, N.B., died 2nd Feb.,
1892. 1000 00
No. 599, Bro. Alexander Dun-
canson, Court Melbourne, No.
467, Melbourne, Ont., died 30th
Jan., 1892. 1000 00
No. 600, Bro. Franz A. Meyers,
Court Marquette, No. 443, Por-
tage La Prairie, Man., died 6th
Feb., 1892. 1000 00
No. 601, Bro. Charles W. Searle,
Court Intervale, No. 34, Penoba-
quis, Ont., died 3rd Feb., 1892. 1000 00
No. 602, Bro. William Allen,
Court Whittemore, No. 647,
Whittemore, Mich., died 8th
Feb., 1892. 1000 00
No. 603, Bro. Henri Chiquette,
Court Valleyfield, No. 513, Val-
leyfield, Que., died 28th Jan.,
1892. 1000 00
No. 604, Bro. James D. Camp-
bell, Court Grant, No. 386,
Blaine, Mich., died 11th Feb.,
1892. 1000 00
No. 605, Bro. John Parker, Court
Sauble, 196, Ailsa Craig, Ont.,
died 10th Feb., 1892. 1000 00
No. 606, Bro. John H. Walther,
Court Niagara, No. 227, Buffalo,
N.Y., died 6th Feb., 1892. 3000 00
No. 607, Bro. Henry Stoll, Court
Banner, No. 360, Cleveland,
Ohio, died 18th Feb., 1892. 1000 00
No. 608, Bro. Thomas A. North-
rup, Court Loyalist, No. 121,
St. John, N.B., died 11th Feb.,
1892. 1000 00
No. 609, Bro. Moses Zerow, Court
Deseronto, No. 93, Deseronto,
Ont., died 20th Feb., 1892. 1000 00
No. 610, Bro. A. D. Campbell,
Court Madawaska, No. 81, Arn-
prior, Ont., died 21st Feb., 1892. 1000 00
No. 611, Bro. Samuel T. Gildart,
Court Petitcodiac, No. 94, Petit-
codiac, N.B., died 23rd Feb.,
1892. 1000 00
No. 612, Bro. Morton D. Corner,
Court Mentor, No. 435, Potus,
Mich., died 23rd Feb., 1892. 1000 00

No. 613, Bro. Edward Herst, Court Jas. A. Garfield, No. 684, Garrettsville, Ohio, died 24th Feb., 1892	\$1000 00	No. 631, Bro. J. C. Collier, Court Huron, No. 163, Point Edward, Ont., died 4th April, 1892	\$3000 00
No. 614, Bro. Robert Smith, Court Hazel, No. 92, Aulton, Ont., died 28th Jan., 1892	1000 00	No. 632, Bro. Robert Arthurs, Court Winnipeg, No. 13, Win- nipeg, Man., died 9th April, 1892	1000 00
No. 615, Bro. Andrew Shillington, Court Harwich, No. 98, Ben- heim, Ont., died 14th March, 1892	1000 00	No. 633, Bro. Alexander John Loggie, Court Brunswick, No. 52, Chatham, N.B., died 4th March, 1892	2000 00
No. 616, Bro. William Wallace, Court Monterey, Monterey, Cal., died 11th Jan., 1892	1000 00	No. 634, Bro. W. H. Haines, Court Balmoral, No. 26, Montreal, Que., died 15th April, 1892	3000 00
No. 617, Bro. William Dennison, Court Keewatin, No. 19, Rat Portage, Ont., died 12th March, 1892	1000 00	No. 635, Bro. Charles O. Brown, M.D., Court Cold Brook, No. 298, Knowlton, Que., died 8th April, 1892	1000 00
No. 618, Bro. John S. Witzell, Court Dashwood, No. 415, Dashwood, Ont., died 8th March, 1892	1000 00	No. 636, Bro. John Duncan, Court Union, No. 86, Brampton, Ont., died 31st March, 1892	1000 00
No. 619, Bro. R. J. Hart, Court Assiniboia, No. 478, White- wood, N.W.T., died 14th March, 1892	3000 00	No. 637, Bro. Robert F. Abbott, Court Hazledean, No. 507, Hazle- dean, Ont., died 15th April, 1892 ..	1000 00
No. 620, Bro. Thomas H. Guest, Court Londonderry, No. 105, Acadia Mines, N.S., died 15th March, 1892	1000 00	No. 638, Bro. N. W. Rutherford, Court Bowesmont, No. 631, Bowesmont, N.D., died 24th March, 1892	1000 00
No. 621, Bro. Ralph E. Pratt, Court Iosco No. 278, East Tawas, Mich., died 16th March, 1892	3000 00	No. 639, Bro. Lemis J. Houli- han, Court Lafayette, No. 344, Elizabeth, N.J., died 16th April, 1892	1000 00
No. 622, Bro. William Prittie, D. D., Court Oronhyatekha, No. 23, Hamilton, Ont., died 15th Feb., 1892	1000 00	No. 640, Bro. Luke Palmer, Court Kent, No. 441, Grand Rapids, Mich., died 23rd March, 1892 ..	3000 00
No. 623, Bro. John Lyon, Court Milton, No. 137, Milton, Ont., died 24th March, 1892	2000 00	No. 641, Bro. Angus McKenzie, Court Maple Leaf, No. 60, Glen- coe, Ont., died 7th April, 1892 ..	1000 00
No. 624, Bro. Wm. R. Anderson, Court Oronhyatekha, No. 23, Hamilton, Ont., died 8th March, 1892	1000 00	No. 642, Bro. Peter Cassidy, Court Au Sable, No. 289, Au Sable, Mich., died 31st Oct., 1891	1000 00
No. 625, Bro. Thomas Clark, Court Garnet, No. 64, Wyom- ing, Ont., died 22nd Mar., 1892 ..	1000 00	No. 643, Bro. Andrew W. Henkel, Court Los Angeles, No. 422, Los Angeles, Cal., died 9th April, 1892	1000 00
No. 626, Bro. Joseph Armstrong, Court Star, No. 365, Farquhar, Ont., died 26th March, 1892 ..	1000 00	No. 644, Bro. John McCutcheon, Court Argyle, No. 251, Toron- to, Ont., died 13th April, 1892 ..	2000 00
No. 627, Bro. Thomas E. Walt- man, Court Milicete, No. 139, Fredericton, N.B., died 18th March, 1892	1600 00	No. 645, Bro. Frank E. McCub- bin, Court Waldone, No. 529, Saginaw, Eastside, Mich., died 29th April, 1891	2000 00
No. 628, Bro. Robert C. Carr, Court Wab'slook, No. 103, Hart- land, N.B., died 25th Feb., 1892	1600 00	No. 646, Bro. Daniel Austin, Court Mason, No. 354, Luding- ton, Mich., died 29th April, 1892 ..	1000 00
No. 629, Bro. Wm. Howell, Court Ottawa, No. 41, Ottawa, Ont., died 31st March, 1892	1000 00	No. 647, Bro. James May, Court Lafayette, No. 344, Elizabeth, N.J., died 30th April, 1892	1000 00
No. 630, Bro. J. Moore, Court Granite, No. 651, Buttersen, Ont., died 2nd April, 1892	1000 00	No. 648, Bro. W. A. Jones, Court Leonard, No. 477, Grand Rapids, Mich., died 30th April, 1892 ..	1000 00
		No. 649, Bro. Allan Wilkinson, Court International, No. 323, Rock Island, Que., died 24th April, 1892	1000 00

er, Court
Edward,
1892 ... \$3000 00
Arthurs,
13, Win-
th April,
1000 00
der John
wick, No.
died 4th
2000 00
ner, Court
Montreal,
1, 1892 ... 3000 00
O. Brown,
brook, No.,
died 8th
1000 00
can, Court
pton, Ont.,
1000 00
F. Abbott,
507, Haz'e-
April, 1892 1000 00
Rutherford,
No. 631,
died 24th
1000 00
J. Houli-
e, No. 344,
16th April,
1000 00
mer, Court
nd Rapids,
rch, 1892. 3000 00
McKenzie,
o. 60, Glen-
pril, 1892. 1000 00
ssidy, Court
Au. Sable,
1891 ... 1000 00
W. Henkel,
No. 422,
d 9th April,
1000 00
cCutcheon,
251, Toron-
April, 1892. 2000 00
E. McCub-
e, No. 529,
Mich., died
2000 00
Austin,
4, Luding-
April, 1892 1000 00
ay, Court
Elizabeth,
11, 1892 ... 1000 00
ones, Court
nd Rapids,
fil, 1892 ... 1000 00
Wilkinson,
No. 323,
died 24th
1000 00

No. 650, Bro. James Bell, Court
Washington, No. 44, Elizabeth,
N.J., died 7th May, 1892. \$1000 00
No. 651, Bro. Frank H. Hayes,
Court Loyalist, No. 121, St.
John, N.B., died 20th May, 1892 1000 00
No. 652, Bro. Henry G. Estey,
Court Milicete, No. 139, Freder-
icton, N.B., died 13th May,
1892. 1000 00
No. 653, Bro. Thomas Wise, Court
Pyramid, No. 412, Copleston,
Ont., died 19th May, 1892. 2000 00
No. 654, Bro. Chas. Thos. Lang,
Court River Speed, 169, Hes-
peler, Ont., died 24th May, 1892 1000 00
No. 655, Bro. William Brock,
Court Thamesford, No. 68,
Thamesford, Ont., died 19th
May, 1892. 1000 00
No. 656, Bro. Martin Jamieson,
Jr., Court Cedar, No. 275, St.
Ignace, Mich., died 24th May,
1892. 1000 00
No. 657, Bro. Duncan McDoug-
all, Court Lucknow, No. 454,
Lucknow, Ont., died 31st March,
1892. 1000 00
No. 658, Bro. John Ough, Court
Collingwood, No. 95, Colling-
wood, Ont., died 17th May, 1892 1000 00
No. 659, Bro. John P. Richard-
son, Court Delaware, No. 592,
Florence, N.J., died 30th May,
1892. 1000 00
No. 660, Bro. Duncan McColl,
Court Harmony, 57, Bothwell,
Ont., died 30th May, 1892. 1000 00
No. 661, Bro. Henry E. Pollard,
Court Santa Monica, No. 438,
died 15th May, 1892. 1000 00
No. 662, Bro. Samuel Cairns, Court
Frontenac, No. 59, Kingston,
Ont., died 17th June, 1892. 1000 00
No. 663, Bro. James R. Watts,
Court Rosewood, No. 72, Monc-
ton, Ont., died 18th May, 1892. 1000 00
No. 664, Bro. A. S. Robertson,
Court Maxville, No. 943, Max-
ville, Ont., died 15th June, 1892 1000 00
No. 665, Bro. George H. Ed-
wards, Court Buckeye, No. 312,
Cleveland, Ohio, died 2nd June,
1892. 1000 00
No. 666, Bro. L. Martin, Jr., Court
Banner, No. 360, Cleveland,
Ohio, died 7th June 1892. 1000 00
No. 667, Bro. James Sheppard,
Court Banner, No. 360, Cleve-
land, Ohio, died 31st May, 1892 1000 00
No. 668, Bro. James R. Murray,
Court Alexandria, No. 141,
Marysville, N.B., died 3rd June,
1892. 1000 00
No. 669, Bro. C. H. Doxsee,

Court Trent, No. 333, Camp-
bellford, Ont., died 5th June,
1892. \$1000 00
No. 670, Bro. F. W. Phillips,
Court Washington, No. 44, Eli-
zabeth, N. J., died 7th May,
1892. 1000 00
No. 671, Bro. George Bradley,
Court Algoma, No. 140, Mani-
towaning, Ont., died 21st May,
1892. 1000 00
No. 672, Bro. Hosmer Baughman,
Court Royal, No. 212, Essex,
Ont., died 23rd May, 1892. 1000 00
No. 673, Bro. Garry Rogers,
Court Gateway, No. 963, La-
Crosse, Wis., died 31st June,
1892. 1000 00
No. 674, Bro. James L. Horton,
Court Scoddie, No. 597, St.
Stephen, N.B., died 16th June,
1892. 1000 00
No. 675, Bro. Gilbert Black, Court
Eganville, No. 279, Eganville,
Ont., died 19th June, 1892. 1000 00
No. 676, Bro. George H. McNab,
Court Southampton, No. 74,
Southampton, Ont., died 30th
June, 1892. 1000 00
No. 677, Bro. Dorland Caverley,
Court Madoc, No. 377, Madoc,
Ont., died 30th June, 1892. 1000 00
No. 678, Bro. John J. Robinson,
Court Melbourne, No. 407, Mel-
bourne, Ont., died 23rd June,
1892. 1000 00
No. 679, Bro. William Middaugh,
Court Harbor, No. 268, Sand
Beach, Mich., died 4th July,
1892. 1000 00
No. 680, Bro. John Curran, Court
Lachute, No. 280, Lachute, Que.,
died 21st June, 1892. 1000 00
No. 681, Bro. J. R. Chapman,
Court Shefford, No. 290, Water-
loo, Que., died 26th June, 1892. 1000 00
No. 682, Bro. Ferdinand Picard,
Court Lake Megantic, No. 558,
Lake Megantic, Que., died 13th
July, 1892. 2000 00
No. 683, Bro. Wm. Cameron Gray,
Court Royal Jubilee, No. 114,
Halifax, N.S., died 13th July,
1892. 1000 00
No. 684, Bro. Jarvis G. Moore,
Court Wildwood, No. 633, Boul-
der Creek, Cal., died 2nd July,
1892. 1000 00
No. 685, Bro. Wm. T. Lilly, Court
Circle City, No. 831, South Riv-
erside, Cal., died 29th June, 1892 1000 00
No. 686, Bro. George F. Ford,
Court Leisure Hour, No. 348,
Wilkesport, Ont., died 30th
April, 1892. 1000 00

No. 387, Bro. Andrew W. Balfour, Court Kiowa, No. 735, Greens- burg, Kansas, died 4th July, 1892.....	\$1000 00
No. 688, Bro. Richard Frank Thomas, Court Clifton, No. 220, Niagara Falls, Ont., died 1st July, 1892.....	1000 00
No. 689, Bro. W. W. Beardsley, Court Eastern Star, No. 884, Waterville, N.S., died 15th June, 1892.....	1000 00
No. 690, Bro. Peter Erickson, Court Seattle, No. 526, Seattle, Wash., died 11th July, 1892...	1000 00
No. 691, Bro. Thomas F. Scott, Court Red Rose, No. 618, Chi- cago, Ill., died 18th May, 1892	1000 00
No. 692, Bro. Nelson Seers, Court Elgin, No. 29, Aylmer, Ont., died 11th June, 1892.....	1000 00
No. 693, Bro. Charles A. Mills, Court Mayville, No. 522, May- ville, Mich., died 16th July, 1892	1000 00
No. 694, Bro. William Christie, Court Tamworth, No. 392, Tam- worth, Ont., died 21st July, 1892.....	1000 00
No. 695, Bro. Fred. A. Chisholm, Court Tamworth, No. 392, Tam- worth, Ont., died 1st July, 1892	1000 00
No. 696, Bro. Edward Spencer, Court Buckeye, No. 312, Cleve- land, Ohio, died 18th July, 1892	1000 00
No. 697, Bro. F. L. Geldbert, Court Relief, No. 248, Lunen- burg, N.S., died 8th May, 1892	1000 00
No. 698, Bro. Benjamin F. Dono- ho, Court Fowler, No. 767, Fowler, Cal., died 25th May, 1892.....	1000 00
No. 699, Bro. John George Maier, Court Minden, No. 430, Minden City, Mich., died 24th July, 1892.....	1000 00
No. 700, Bro. Joseph Doré, Court St. Catherine, No. 720, Mont- real, Que., died 27th July, 1892	2000 00
No. 701, Bro. William H. Hen- derson, Court Frontenac, No. 59, Kingston, Ont., died 14th August, 1892.....	1000 00
No. 702, Bro. William Richard Howell, Court Dufferin, No. 4, London, Ont., died 27th July, 1892.....	2000 00
No. 703, Bro. Alex. Hoey, Court Queen City, No. 66, Toronto, Ont., died 7th August, 1892.....	1000 00
No. 704, Bro. L. H. McMahon, Court Alliston, No. 50, Alliston, Ont., died 22nd June, 1891....	2000 00
No. 705, Bro. H. Everingham, Court Jarvis, No. 138, Jarvis, Ont., died 20th May, 1892....	1000 00
No. 706, Bro. John C. Hahn, Court Flower City, No. 336, Rochester, N.Y., died 30th July, 1892.....	\$1000 00
No. 707, Bro. John Crayston, Court Clifton, No. 220, Niag- ara Falls, Ont., died 16th Aug., 1892.....	1000 00
No. 708, Bro. Sever O. Lee, Court Arvilla, No. 776, Arvilla, N.D., died 14th Aug., 1892.....	3000 00
No. 709, Bro. E. E. Walsh, Court Acadia, No. 102, Amherst, N. S., died 3rd Aug., 1892.....	1000 00
No. 710, Bro. Henry A. Hoff- man, Court Silver Leaf, No. 540, Hanover, Ont., died 25th Aug., 1892.....	1000 00
No. 711, Bro. Thos. Wat-on, Court Credit, No. 133, Georgetown, Ont., died 4th Aug., 1892.....	1000 00
No. 712, Bro. William Henry Huff, Court Dresden, No. 164, Dresden, Ont., died 20th Aug., 1892.....	1000 00
No. 713, Bro. George Brown, Court Tunnel, No. 159, Port Huron, Mich., died 17th Aug., 1892.....	2000 00
No. 714, Brother Robert Parker, Court Rising Sun, No. 764, Hillsdale, Ont., died 9th Aug., 1892.....	1000 00
No. 715, Bro. James H. Snider, Court St. Marys, No. 145, St. Marys, N. B., died 22nd July, 1892.....	1000 00
No. 716, Bro. W. C. Rich, Court Alvinston, No. 67, Alvinston, Ont., died 12th Aug., 1892....	1000 00
No. 717, Bro. Heber J. Burgess, Court Kings, No. 366, Apoha- qui, N.B., died 2nd Sept., 1892.	1000 00
No. 718, Bro. Wm. H. Franks, M.D., Court Jewel, No. 131, Norwich, Ont., died 30th Aug., 1892.....	1000 00
No. 719, Brother James Hortop, Court Glen, No. 40, Glenwil- liams, Ont., died 6th Sept., 1892	1000 00
No. 720, Bro. Duncan M. Beatty, Court Deseronto, No. 93, Deser- onto, Ont., died 26th June, 1892	1000 00
No. 721, Bro. Robert Currie, Court Riverspeed, No. 169, Hespeler, Ont., died 13th July, 1892.....	1000 00
No. 722, Bro. John Hawkins, Court Waverley, No. 345, Fletcher, Ont., died 6th Aug., 1892.....	1000 00
No. 723, Bro. Walter Bine, Court Miramichi, No. 165, Newcastle, N.B., died 6th Sept., 1892....	1000 00
No. 724, Bro. James Murray, Court Desmond, No. 187, Port	

C. Hahn, No. 336, 130th July, 1892.....	\$1000 00	Haron, Mich., died 3rd June, 1892.....	\$1000 00	533, Rochester, N. Y., died 27th September, 1892.....	\$2000 00
Crayston, 220, Niag- 16th Aug., 1892.....	1000 00	No. 725, Bro. Stewart Sills, Court Morden Valley, No. 894, Mor- den, Man., died 26th July, 1892	3000 00	No. 743, Bro. Hugh W. Colling, Court International, No. 323, Rock Island, Que., died 8th Oct., 1892.....	1000 00
Lee, Court villa, N.D., 1892.....	3000 00	No. 726, Bro. William H. Mills, Court Remember, No. 697, Kan- sas City, Kan., died 12th Aug., 1892.....	1000 00	No. 744, Bro. Charles Patient, Court Isosco, No. 278, East Tawas, Mich., died 17th Sept., 1892.....	1000 00
Alsh, Court mherst, N. 1892.....	1000 00	No. 727, Bro. Alexander S. Mc- Donald, Court Chautauqua, No. 202, Summerside, P. E. I., died 18th Sept., 1892.....	1000 00	No. 745, Bro. Austin Charles Baird, Court Goodland, No. 1016, Terrebonne, Que., died 23rd Sept., 1892.....	3000 00
y A. Hoff- Leaf, No. , died 25th 1892.....	1000 00	No. 728, Bro. Wm. Turner, Court Mount Royal, No. 7, Montreal, Que., died 17th August, 1892...	2000 00	No. 746, Bro. William McFad- den, Court Cayuga, No. 284, Cayuga, Ont., died 9th October, 1892.....	1000 00
at-on, Court georgetown, 1892.....	1000 00	No. 729, Bro. Thomas Crispin, Court Willow, No. 719, Church- hill, Ont., died 13th May, 1892	1000 00	No. 747, Bro. Peter Sinclair, Court Belmont, No. 153, Bel- mont, Ont., died 12th October, 1892.....	1000 00
am Henry n, No. 161, 20th Aug., 1892.....	1000 00	No. 730, Bro. Auguste Leconte, Court Montcalm, No. 888, St. Henri, Que., died 11th Septem- ber, 1892.....	1000 00	No. 748, Bro. John Samson, Court Ottawa, No. 41, Ottawa, Ont., died 16th Oct., 1892.....	1000 00
ge Brown, 159, Port 17th Aug., 1892.....	2000 00	No. 731, Bro. John McIntosh, Court Oronhyatekha, No. 23, Hamilton, Ont. died 19th Sept., 1892.....	2000 00	No. 749, Bro. John H. Cornish, Court Gratiot, No. 379, Fort Gratiot, Mich., died 15th Oct., 1892.....	1000 00
ert Parker, No. 764, d 9th Aug., 1892.....	1000 00	No. 732, Bro. John Campbell, Court Happy Retreat, No. 150, Derby, N.B., died 15th Sept., 1892.....	1000 00	No. 750, Bro. George H. Pettes, Court Gateway, No. 963, La- Crosse, Wis., died 21st Aug., 1892.....	1000 00
H. Snider, No. 145, St. 22nd July, 1892.....	1000 00	No. 733, Bro. Lincoln Wright, Court Zilwaukie, No. 678, Zil- waukie, Mich., died 28th Sept., 1892.....	1000 00	No. 751, Bro. John Sara, Court Maple Leaf, No. 60, Glencoe, Ont., died 18th Oct., 1892.....	1000 00
Rich, Court Alvinston, g., 1892.....	1000 00	No. 734, Bro. Albert N. Guertin, Court St. Charles, No. 954, Montreal, Que., died 26th Sept., 1892.....	1000 00	No. 752, Bro. James Irons, Court Perth, No. 384, Perth, Ont., died 25th Oct., 1892.....	1000 00
J. Burgess, 366, Apoha- Sept., 1892.	1000 00	No. 735, Bro. Robert T. Johnson, Court Milford, No. 460, Mil- ford, Ont., died 1st Sept., 1892..	1000 00	No. 753, Bro. E. J. Bodman, Court Morris Vineyard, No. 532, Los Angeles, Cal., died 20th Oct., 1892.....	1000 00
H. Franks, d, No. 131, 30th Aug., 1892.....	1000 00	No. 736, Bro. Samuel F. Martin, Court Oxford, No. 46, Platts- ville, Ont., died 29th Septem- ber, 1892.....	1000 00	No. 754, Bro. John A. Lafander, Court Chicago, No. 733, Chi- cago, Ill., died 16th Oct., 1892..	1000 00
nes Hortop, Glenwil- Sept., 1892	1000 00	No. 737, Bro. William Pool, Court Benson, No. 785, Nanaimo, B. C., died 26th Sept., 1892.....	1000 00	No. 755, Bro. Stephen Slough, Court Clifton, No. 220, Niag- ara Falls, Ont., died 29th Oct., 1892.....	1000 00
M. Beatty, No. 93, Deser- June, 1892	1000 00	No. 738, Bro. Fred. C. Wurtz, Court Dashwood, No. 415, Dash- wood, Ont., died 22nd Septem- ber, 1892.....	1000 00	No. 756, Bro. Matthew J. Rourke, Court Elm, No. 1021, Gage- town, Mich., died 1st Nov., 1892.....	1000 00
Currie, Court Hespeler, 1892.....	1000 00	No. 739, Bro. Robert S. Robin- son, Court Lorneville, No. 811, Lorneville, Ont., died 2nd Oct., 1892.....	1000 00	No. 757, Bro. Wm. Patterson, Court Balmoral, No. 269, Mont- real, Que., died 7th Oct., 1892	1000 00
n Hawkins, No. 345, 6th Aug., 1892.....	1000 00	No. 740, Bro. Robert Thompson, Court Oscoda, No. 285, Oscoda, Mich., died 2nd October, 1892..	2000 00	No. 758, Bro. William Anderson, Court Selkirk, No. 235, Wal- laceburg, Ont., died 5th Nov., 1892.....	1000 00
Bine, Court Newcastle, t., 1892....	1000 00	No. 741, Bro. Daniel E. Holmes, Court Burns, No. 302, Embro, Ont., died 7th October, 1892...	1000 00	No. 759, Bro. Isaac B. Strong, Court Kennebecusis, No. 24, Norton Station, N.B., died 25th Oct., 1892.....	1000 00
es Murray, 187, Port		No. 742, Bro. Ferdinand Strau- chen, Court Flower City, No.			

No. 760, Bro. J.A. Ingram, Court Marquette, No. 443, Portage La Prairie, Man., died 2nd Nov., 1892.....	\$3000 00	No. 778, Bro. Ezra Hall, Court Hastings, No. 246, Hastings, Mich., died 13th Dec., 1892.....	\$1000 00
No. 761, Bro. Thomas Newton, Court Forest City, No. 8, West Lorne, Ont., died 5th Nov., 1892	1000 00	No. 779, Bro. Otto Radloff, Court Banner, No. 360, Cleveland, Ohio, died 5th Dec., 1892	1000 00
No. 762, Bro. William F. Cale, Court Ethel, No. 175, Ethel, Ont., died 11th Nov., 1892.....	1000 00	No. 780, Bro. Amos Bowen, Court Stadacona, No. 224, Quebec, Que., died 8th Dec., 1892	3000 00
No. 763, Bro. James Stephens, Court St. Mark, No. 282, To- ronto, Ont., died 18th Nov., 1892.....	1000 00	No. 781, Bro. John D. Rose, Court Nemesis, No. 645, East Tawas, Mich., died 8th Dec., 1892	1000 00
No. 764, Bro. Charles Leckler, Court Valley, No. 232, East Saginaw, Mich., died 31st Oct., 1892.....	1000 00	No. 782, Bro. Charles H. Howe, Court Warners, No. 1039, War- ners, N.Y., died 18th December, 1892.....	1000 00
No. 765, Bro. John Borthwick, Court Forest Home, No. 431, Palmerston, Ont., died 15th Oct., 1892.....	1000 00	No. 783, Bro. Henry Price, Court Regina, No. 652, Woodstock, N. B., died 16th Dec., 1892	1600 00
No. 766, Bro. Thomas W. Coch- ran, Court Herbert, No. 206, Newport, N.S., died 20th Oct., 1892.....	1000 00	No. 784, Bro. John P. Scott, Court Glen, No. 40, Glen William, Ont., died 16th Dec., 1892	3000 00
No. 767, Bro. Charles C. Brown, Court Mulgrave, No. 824, Hal- fax, N.S., died 20th Novem- ber, 1892.....	1000 00	No. 785, Bro. Anton Lerch, Court Universal, No. 428, Pullman, Ill., died 17th Sep., 1892	1600 00
No. 768, Bro. Lewis Gilday, Court Morristown, No. 542, Morris- town, N.Y., died 15th Nov., 1892.....	2000 00	No. 786, Bro. George Miller, Court Douglas, No. 665, Douglas, Man., died 23rd Nov., 1892....	2300 00
No. 769, Bro. James W. Flock- hart, Court Stellar, No. 124, Stellarton, N.S., died 25th Nov., 1892.....	1000 00	No. 787, Bro. George Albert Gil- more, Court Forest Home, No. 431, Palmerston, Ont., died 16th Dec., 1892.....	1000 00
No. 770, Bro. John A. Younie, Court Burns, No. 392, Embro, Ont., died 29th Nov., 1892 ...	1000 00	No. 788, Bro. Wellington Wal- lace, Court Robin Hood, No. 84, Barrie, Ont., died 31st Dec., 1892.....	2000 00
No. 771, Bro. J. R. Cunningham, Court Queen City, No. 66, To- ronto, Ont., died 24th Nov., 1892	1000 00	No. 789, Bro. D. P. Hendershot, Court Pine, No. 898, Manistee, Mich., died 1st Nov., 1892....	1000 00
No. 772, Bro. Richard McInnis, Court Mulford, No. 976, Mea- ford, Ont., died 27th Oct., 1892	1000 00	No. 790, Bro. Warren J. Mit- chell, Court Scodice, No. 597, St. Stephen, N.B., died 31st Dec., 1892.....	1000 00
No. 773, Bro. Andrew Varcoe, Court Phoenix, No. 182, Fene- lon Falls, Ont., died 30th Nov., 1892.....	1000 00	No. 791, Bro. Andrew Peterson, Court Santa Maria, No. 613, Santa Maria, Cal., died 27th Dec., 1892.....	1000 00
No. 774, Bro. William Bruce, Court Milicete, No. 139, Fred- erickton, N.B., died 22nd Nov., 1892.....	1000 00	No. 792, Bro. Arthur J. Rounds, Court Mayville, No. 522, May- ville, Mich., died 27th Dec., 1892.....	1000 00
No. 775, Bro. Fred. C. Scherf, Court Red Wing, No. 980, Red Wing, Minn., died 23rd Sep., 1892.....	1000 00	No. 793, Bro. Andrew S. Mel- ville, Court Northern Light, No. 127, Owen Sound, Ont., died 19th Dec., 1892.....	2000 00
No. 776, Bro. Martin Brazier, Court Arvilla, No. 776, Arvilla, N.D., died 20th Nov., 1892	1000 00	No. 794, Bro. John Eaton, Court Woodstock, No. 69, Woodstock, Ont., died 23rd Dec., 1892....	1000 00
No. 777, Bro. Joseph Bond, Court Lanark, No. 562, Lanark, Ont., died 7th Dec., 1892.....	2000 00		

1893.

No. 795, Bro. Barney Baker, Court Watertown, No. 465, Watertown, N.Y., died 10th Jan., 1893	1000 00
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Court
 Hastings, 1892... \$1000 00
 Off, Court
 leveland, 1892... 1000 00
 en, Court
 Quebec, 1892... 3000 00
 se, Court
 t Tawas, 1892... 1000 00
 J. Howe, 1893, War-
 December, 1892... 1000 00
 ce, Court
 stock, N. 1892... 1000 00
 ott, Court
 William, 1892... 3000 00
 ch, Court
 Pullman, 1892... 1000 00
 ler, Court
 Douglas, 1892... 2000 00
 lbert Gil-
 lome, No. 1892... 1000 00
 nt., died
 1892... 1000 00
 ton Wal-
 Hood, No. 1892... 2000 00
 31st Dec.,
 1892... 1000 00
 endershot,
 Manistee, 1892... 1000 00
 J. Mit-
 No. 597,
 died 31st
 1892... 1000 00
 Peterson,
 No. 613,
 died 27th
 1892... 1000 00
 Rounds,
 522, May-
 7th Dec.,
 1892... 1000 00
 S. Mel-
 ern Light,
 and, Ont.,
 1892... 2000 00
 ton, Court
 Woodstock,
 1892... 1000 00
 ey Baker,
 No. 465,
 died 10th
 1892... 1000 00

No. 796, Bro. Lewis L. Jewell,
 Court Pearl, No. 113, Park-
 head, Ont., died 11th Nov.,
 1892... \$1000 00
 No. 797, Bro. Ioderick Cameron,
 Court Duluth, No. 724, Duluth,
 Minn., died 13th Jan., 1893... 1000 00
 No. 798, Bro. Edward Brown,
 Court Milicete, No. 139, Fred-
 ericton, N. B., died 2nd Jan.,
 1893... 1000 00
 No. 799, Bro. John Hines, Court
 Lyon, No. 446, Grand Rapids,
 Mich., died 13rd Jan., 1893... 2000 00
 No. 800, Bro. William McAlay,
 Court Oronhyatekha, No. 23,
 died 22nd Dec., 1892... 2000 00
 No. 801, Bro. Geo. A. Mitchell,
 Court Dryad, No. 488, Har-
 riston, Ont., died 24th July,
 1892... 1000 00
 No. 802, Bro. George Sias, Court
 Tittabawassee, No. 353, Midland,
 Michigan, died 14th January,
 1893... 1600 00
 No. 803, Bro. Wm. M. Phillips,
 Court Mississippi, No. 78, Carle-
 ton Place, Ont., died 25th
 Nov., 1892... 1000 00
 No. 804, Bro. Alexander Brown,
 Court Welland, No. 116, Wel-
 land, Ont., died 25th Dec., 1892... 3000 00
 No. 805, Bro. John Wallace,
 Court Lucknow, No. 454, Luck-
 now, Ont., died 27th Oct., 1892... 1000 00
 No. 806, Bro. James McCalum,
 Court Belmont, No. 153, Bell-
 mont, Ont., died 4th Jan., 1893... 1000 00
 No. 807, Bro. David Manser,
 Court Sarnia, No. 55, Sarnia,
 Ont., died 21st Jan., 1893... 1000 00
 No. 808, Bro. William H. Wilson,
 Court Aurora, No. 188, Aurora,
 Ont., died 31st Dec., 1892... 1000 00
 No. 809, Bro. Robert Hugh Ber-
 wick, Court Yamaska, No. 292,
 Farnham, Que., died 20th Jan.,
 1893... 1000 00
 No. 810, Bro. Charles Hoskins,
 Court Frontenac, No. 59, King-
 ston, Ont., died 30th Jan., 1893... 1000 00
 No. 811, Bro. Henry James
 Spriggs, Court Frontenac, No.
 59, Kingston, Ont., died 5th
 Feb., 1893... 1000 00
 No. 812, Bro. Robert Stone, Court
 Perth, No. 384, Perth, Ont.,
 died 27th Jan., 1893... 1000 00
 No. 813, Bro. Henry E. Barr,
 Court Cobourg, No. 15, Co-
 bourg, Ont., died 10th Feb.,
 1893... 1000 00
 No. 814, Bro. Robert J. Duke,
 Court Equity, No. 112, Orange-
 ville, Ont., died 8th Feb., 1893... 1000 00

No. 815, Bro. W. W. Roblin,
 Court Roslin, No. 823, Roslin,
 Ont., died 13th Feb., 1893... \$1000 00
 No. 816, Bro. John L. Baughart,
 Court Sydenham, No. 43,
 Strathroy, Ont., died 2nd Feb.,
 1893... 1000 00
 No. 817, Bro. Peter Hutt, Court
 Mason, No. 354, Ludington,
 Mich., died 13th Jan., 1893... 1000 00
 No. 818, Bro. Rev. John Wm.
 Hickson, Court Keswick, No.
 697, died 5th Dec., 1892... 1000 00
 No. 819, Bro. Joseph Fortier,
 Court Mason, No. 354, Luding-
 ton, Mich., died 1st Feb., 1893... 1000 00
 No. 820, Bro. Francis J. Craik,
 Court Fulford, No. 147, Mont-
 real, Que., died 16th Feb., 1893... 1000 00
 No. 821, Bro. Richard Morwood,
 Court Welland, No. 116, Wel-
 land, Ont., died 26th Jan.,
 1893... 1000 00
 No. 822, Bro. Francis O. Houser,
 Court Huron, No. 163, Point
 Edward, Ont., died 23rd Feb.,
 1893... 2000 00
 No. 823, Bro. Elijah B. Banister,
 Court Utica, No. 1690, Utica,
 Mich., died 5th Feb., 1893... 1000 00
 No. 824, Bro. James Gregson,
 Court Tamarack Grove, No.
 245, North Bay, Ont., died 15th
 Feb., 1893... 1000 00
 No. 825, Bro. James A. Devlin,
 Court Harwich, No. 98, Blen-
 heim, Ont., died 18th Feb.,
 1893... 1000 00
 No. 826, Bro. Peter John O'Mal-
 ley, Court Signet, No. 358,
 Newmarket, Ont., died 19th
 Feb., 1893... 2000 00
 No. 827, Bro. Frederick Kuhl-
 mann, Court Columbus, No.
 920, Elizabeth, N. J., died 14th
 Feb., 1893... 2000 00
 No. 828, Bro. John Ridge, Court
 Summerville, No. 161, Fullar-
 ton, Ont., died 25th Feb., 1893... 1000 00
 No. 829, Bro. Edward C. Robin-
 son, Court Gordon Falls, No.
 101, Elgin, N. B., died 23rd
 Feb., 1893... 1000 00
 No. 830, Bro. George L. Edgett,
 Court Salisbury, No. 190, Salis-
 bury, N. B., died 23rd Feb.,
 1893... 1000 00
 No. 831, Bro. James T. Dailey,
 Court Philadelphia, No. 502,
 Philadelphia, N. Y., died 16th
 Feb., 1893... 1000 00
 No. 832, Bro. Edward Morris
 Fillion, Court Frontenac, No.
 59, Kingston, Ont., died 6th
 Feb., 1893... 1000 00

No. 833, Bro. Joseph Riddell, Court Brook, No. 242, Toronto, Ont., died 19th Feb., 1893.....	\$1000 00	ronto, Ont., died 22nd Feb., 1893.....	\$2000 00
No. 834, Bro. Thomas Brown, Court Ridgertown, No. 221, Ridgertown, Ont., died 2nd March, 1893.....	1000 00	No. 851, Bro. Joseph Scarborough, Court Silver Leaf, No. 540, Hanover, Ont., died 3rd April, 1893.....	1000 00
No. 835, Bro. James William Meacham, Court Sioc, No. 1067, Colusa, Cal., died 1st March, 1893.....	1000 00	No. 852, Bro. Adelard Benoit, Court Hand-in-Hand, No. 1203, Coaticook, Que., died 9th April, 1893.....	1000 00
No. 836, Bro. Frank R. Simons, Court Warren, No. 556, Cole- man, Mich., died 1st March, 1893.....	1000 00	No. 853, Bro. Almond J. Smithers, Court De Feyster, No. 1222, De Feyster, N. Y., died 10th April, 1893.....	1000 00
No. 837, Bro. John Jackson, Court Burrard, No. 347, Van- couver, B. C., died 25th Dec., 1892.....	2000 00	No. 854, Bro. Alban Price, Court Dufferin, No. 4, London, Ont., died 3rd Nov., 1892.....	1000 00
No. 838, Bro. Albert Henry Cooney, Court Perth, No. 384, Perth, Ont., died 17th March, 1893.....	1000 00	No. 855, Bro. J. W. Shackleton, Court Pine, No. 808, Manistee, Mich., died 4th April, 1893....	1000 00
No. 839, Bro. Lewis Morris, Court Mentor, No. 435, Potts, Mich., died 22nd Feb., 1893....	1000 00	No. 856, Bro. Wm. H. Fraser, Court Gratiot, No. 379, Fort Gratiot, Mich., died 8th April, 1893.....	1000 00
No. 840, Bro. W. S. Weather- wax, Court White Rose, No. 1013, Ravenswood, Ill., died 31st January, 1893.....	1000 00	No. 857, Bro. Charles A. Leybold, Court August, No. 873, Chic- ago, Ill., died 19th April, 1893.	2000 00
No. 841, Bro. James Ranger, Court Hickson, No. 867, Hick- son, Ont., died 21st July, 1892..	1000 00	No. 858, Bro. James Fleming, Court Southampton, No. 74, Southampton, Ont., died 13th April, 1893.....	1000 00
No. 842, Bro. S. J. H. Pett, Court Allandale, No. 727, Allandale, Ont., died 20th March, 1893.....	1000 00	No. 859, Bro. James W. Atkin- son, Court Lisgar, No. 97, To- ronto, Ont., died 13th April, 1893.....	2000 00
No. 843, Bro. William Evans, Court Starlight, No. 1024, Sag- inaw, E. S. Mich., died 13th March, 1893.....	1000 00	No. 860, Bro. Joseph Frank Wild, Court Hemoga, No. 632, Independence, Ohio., died 11th April, 1893.....	1000 00
No. 844, Bro. Joseph H. Wright, Court Tonawanda, No. 624, Tonawanda, N.Y., died 21st March, 1893.....	1000 00	No. 861, Bro. John Carrothers, Court McGregor, No. 6, Chat- ham, Ont., died 10th April, 1893.....	1000 00
No. 845, Bro. Hiram R. Spooner, Court Midland, No. 87, Mid- land, Ont., died 25th Feb., 1893.	2000 00	No. 862, Bro. Daniel Chas. Echlin, Court Harwich, No. 98, Blenheim, Ont., died 27th March, 1893.....	2000 00
No. 846, Bro. Charles A. Carl- son, Court Summerdale, No. 1135, Summerdale, Ill., died 29th Jan., 1893.....	1000 00	No. 863, Bro. John T. Younill, Court Excelsior, No. 99, Al- monte, Ont., died 7th April, 1893.....	1000 00
No. 847, Bro. Bell E. Barry, Court Lee, No. 389, Fargo, Mich., died 19th March, 1893..	1000 00	No. 864, Bro. F. M. Sherwood, Court Carleton, No. 162, Centre- ville, N.B., died 8th March, 1893.....	1000 00
No. 848, Bro. R. V. Kenting, Court Beaconsfield, No. 80, Fakenham, Ont., died 13th March, 1893.....	1000 00	No. 865, Bro. Wm. D. Munroe, Court Rescue, No. 445, Grand Rapids, Mich., died 24th April, 1893.....	1000 00
No. 849, Bro. John A. Mills, Court Prosperity, No. 668, To- ronto, Ont., died 31st March, 1893.....	3000 00	No. 866, Bro. Wm. G. Sherwood, Court Kennebecasis, No. 24, Norton Station, N.B., died 21st April, 1893.....	1000 00
No. 850, Bro. George Baxter, Court Queen City, No. 66, To-		No. 867, Bro. Ebenezer Corkum, Court Relief, No. 248, Lunen-	

22nd Feb., Scarborough, f, No. 540, d 3rd April, 1000 00	burg, N. S., died 26th April, 1893.....\$1000 00	inaw, Mich., died 2nd May, 1893.....\$1000 00
ard Benoit, ed, No. 1203, ed 9th April, 1000 00	No. 868, Bro. Launcelot Hardy, Court Tyrian, No. 1083, Kent, Ohio, died 18th April, 1893..... 1000 00	No. 886, Bro. James Trail, Court Omaha, No. 1091, Omaha, Ne- braska, died 13th May, 1893.... 3000 00
Almond J. De Peyster, yster, N. Y., 933..... 1000 00	No. 869, Bro. William Govier, Court Manitou, No. 135, Mani- tou, Man., died 6th April, 1893. 1000 00	No. 886, Bro. George Parker, Court Lucan, No. 207, Lucan, Ont., died 23rd March, 1893.... 1000 00
Price, Court ondon, Ont., 2..... 1000 00	No. 870, Bro. E. R. Johnson, Court Prince Albert, No. 149, Sherbrooke, Que., died 29th April, 1893..... 2000 00	No. 887, Bro. A. W. Waldron, Court Fulford, No. 147, Mont- real, Que., died 12th May, 1893. 1000 00
Shackelton, 08, Manistee, ril, 1893.... 1000 00	No. 871, Bro. John Soutar, Court Wade Park, No. 937, Clevel- and, Ohio, died 27th April, 1893..... 1000 00	No. 888, Bro. C. A. Weagant, Court Colton, No. 440, Colton, Cal., died 18th May, 1893.... 1000 00
H. Fraser, o. 379, Fort ed 8th April, 1000 00	No. 872, Bro. Wm. Thos. Jami- eson, Court Gower, No. 217, North Gower, Ont., died 28th April, 1893..... 1000 00	No. 889, Bro. Rudolph Bruske, Court Valley, No. 232, Saginaw, Mich., died 26th April, 1893.... 1000 00
s A. Leybold, o. 873, Chic o. April, 1893. 2000 00	No. 873, Bro. W. H. Hutchings, Court Banner, No. 360, Clevel- and, Ohio, died 2nd April, 1893..... 2000 00	No. 890, Bro. George Armstrong, Court Star, No. 365, Farquhar, Ont., died 15th May, 1893.... 1000 00
nes Fleming, on, No. 74, t., died 13th 1000 00	No. 874, Bro. Robt. A. Ross, Court Robin Hood, No. 84, Barrie, Ont., died 27th April, 1893..... 1000 00	No. 891, Bro. Cyrille Verdon, Court St. Roch, No. 701, St. Cunegonde, Que., died 18th April, 1893..... 1000 00
s W. Atkin- No. 97, To 13th April, 2000 00	No. 875, Bro. Erastus W. Corn- forth, Court Bedford, No. 303, Belford, Que., died 6th May, 1893..... 1000 00	No. 892, Bro. Wm. S. Cairns, Court Silvan, No. 218, Mont- tagne Bridge, P.E.I., died 23rd May, 1893..... 1000 00
seph Frank oga, No. 632, o., died 11th 1000 00	No. 876, Bro. Alfred Frost, Court Northern Light, No. 127, Owen Sound, Ont., died 8th May, 1893..... 1000 00	No. 893, Bro. Maurice Gardner, Court Riverside, No. 349, St. Clair, Mich., died 16th May, 1893..... 1000 00
n Carrothers, No. 6, Chat- 10th April, 1000 00	No. 877, Bro. Edward B. John- ston, Court Beaver, No. 2, Len- noxville, Que., died 7th May, 1893..... 1000 00	No. 894, Bro. James Morrison, Court Windsor Mills, No. 286, Windsor Mills, Que., died 30th April, 1893..... 1000 00
aniel Chas. arwich, No. t., died 27th 2000 00	No. 878, Bro. Duncan McKenzie, Court Thistle, No. 1002, Wil- lamstown, Ont., died 24th March, 1893..... 1030 00	No. 895, Bro. Colin M. Fowlie, Court Myrtle, No. 5, Rich- mond, Que., died 29th May, 1893..... 1000 00
h T. Youill, No. 99, Al- d 7th April, 1000 00	No. 879, Bro. Alex. M. Shaver, M.D., Court Harwich, No. 98, Blenheim, Ont., died 4th May, 1893..... 1000 00	No. 896, Bro. Wm. Plows, Court Jubilee, No. 27, Hepworth, Ont., died 21st May, 1893.... 1000 00
M. Sherwood, p. 162, Centre- 8th March, 1000 00	No. 880, Bro. Frank Glidden, Court Fortune, No. 297, Gran- by, Que., died 27th April, 1893. 1000 00	No. 897, Bro. Walter J. Mc- Dougall, Court Fairfield, No. 890, Fairfield East, Ont., died 24th December, 1892..... 1000 00
D. Munroe, p. 445, Grand d 24th April, 1000 00	No. 881, Bro. James Patton, Court Pleasant Hour, No. 904, Bishop's Mills, Ont., died 4th May, 1893..... 1000 00	No. 898, Bro. Lewis Garver, Court Noble, No. 975, Logans- port, Ind., died 29th May, 1893. 2000 00
G. Sherwood, sis, No. 24, B.B., died 21st 1000 00	No. 882, Bro. Wm. John Wilson, Court Frontenac, No. 59, King- ston, Ont., died 2nd March, 1893..... 1000 00	No. 899, Bro. John McGill, Court Charlottetown, No. 338, Vito- ria, Ont., died 4th June, 1893. 1000 00
ezzer Corkum, 248, Lunen-	No. 883, Bro. D. A. McRae, Court Star of the West, No. 905, Winnipeg, Man., died 7th February, 1893..... 1000 00	No. 900, Bro. Daniel Geo. Mc- Kay, M.D., Court Chautauqua, No. 202, Summerside, P.E.I., died 16th May, 1893..... 1000 00
	No. 884, Bro. Andrew Burleigh, Court Waldone, No. 529, Sag-	No. 901, Bro. John J. Whitters, Court Oscoda No. 285, Oscoda, Mich., died 10th June, 1893.... 1000 00
		No. 902, Bro. Willis W. Fowler, Court Long Beach, No. 35, Long Beach, Cal., died 22nd May, 1893..... 1000 00
		No. 903, Bro. Peter Anderson

Court Lake Erie, No. 1205, Buffalo, N.Y., died 10th June, 1893.....	\$3000 00	Whallen, Court Boiestown, No. 845, Boiestown, N.B., died 21st May, 1893.....	\$1000 00
No. 904, Bro. John W. Abray, Court Woodham, No. 255, Woodham, Ont., died 29th May, 1893.....	1000 00	No. 921, Bro. Lindsay Morgan, Court Osnabruck, No. 610, Osnabruck Centre, Ont., died 8th May, 1893.....	1000 00
No. 905, Bro. L. N. Bernard, Court Ville Marie, No. 1031, Montreal, Que., died 21st May, 1893.....	2000 00	No. 922, Bro. W. D. Ritchie, Court Ottawa, No. 41, Ottawa, Ont., died 13th May, 1893.....	3000 00
No. 906, Bro. Milton D. Benja- min, Court Vineyard, No. 1044, Brocton, N.Y., died 14th June, 1893.....	1000 00	No. 923, Bro. Muncey Irving, Court Northumberland, No. 1, 204, Cape Traverse, P.E.I., died 4th May, 1893.....	1000 00
No. 907, Bro. George Burton Bean, Court Famous, No. 621, Moes River, Que., died 19th May, 1893.....	2000 00	No. 924, Bro. Alfred E. Maxey, Court Dover Centre, No. 1177, Dover Centre, Ont., died 23rd June, 1893.....	1000 00
No. 908, Bro. Albert Yates, Court Penetanguishene, No. 623, Pene- tanguishene, Ont., died 11th June, 1893.....	1000 00	No. 925, Bro. James E. Larkins, Court Eberne, No. 857, Hender- son, Maine, died 9th June, 1893.....	1000 00
No. 909, Bro. Hugh Christie, Court Winchester, No. 524, Win- chester, Ont., died 28th Nov., 1892.....	1000 00	No. 926, Bro. Geo. Clark, Court Acadia, No. 102, Amherst, N.S., died 2nd July, 1893.....	1000 00
No. 910, Bro. Wm. A. Vance, Court Winnipeg, No. 13, Win- nipeg, Man., died 22nd May, 1893.....	1000 00	No. 927, Bro. A. C. Johns, Court Fairheid, No. 890, Fairheid E., Ont., died 13th June, 1893.....	1000 00
No. 911, Bro. Henry E. Stringer, Court Pelham, No. 233, Fen- wick, Ont., died 16th June, 1893.....	1000 00	No. 928, Bro. Hugh Pritchard, Court Mt. Royal, No. 7, Mon- treal, Que., died 30th June, 1893.....	1000 00
No. 912, Bro. John W. Mires, Court Grant, No. 386, Blaine, Mich., died 24th June, 1893.....	1000 00	No. 929, Bro. John C. Faulkner, Court Orange, No. 827, Orange, Cal., died 29th June, 1893.....	2000 00
No. 913, Bro. Joseph Leonard, Court Ouster, No. 402, Brown City, Mich., died 27th June, 1893.....	1000 00	No. 930, Bro. James Cavers, Court Ormistown, No. 1087, Ormis- town, Que., died 8th July, 1893.....	1000 00
No. 914, Bro. George D. Rendle, Court Valley City, No. 73, Galt, Ont., died 10th May, 1893.....	1500 00	No. 931, Bro. Edward Gordon, Court Onaway, No. 206, Alber- ton, P.E.I., died 7th June, 1893.....	1000 00
No. 915, Bro. Jonathan Ashworth, Court Thedford No. 192, Thed- ford, Ont., died 7th May, 1893.....	1000 00	No. 932, Bro. Campbell F. Gra- ham, Court Ottawa, No. 41, Ot- tawa, Ont., died 9th July, 1893.....	1000 00
No. 916, Bro. Patrick Haslen, Court Delaware Valley, No. 672, Delaware, Ont., died 4th Feb., 1893.....	1000 00	No. 933, Bro. A. N. Duncombe, Court Emerick, No. 821, Water- ford, Ont., died 20th May, 1893.....	3000 00
No. 917, Bro. Thomas Henry Dumble, Court Gananoque, No. 371, Gananoque, Ont., died 10th March, 1893.....	1000 00	No. 934, Bro. George Fyfe, Court San Bernardino, No. 447, San Bernardino, Cal., died 3rd July, 1893.....	3000 00
No. 918, Bro. Herman Finstead, Court Progressive, No. 254, Newark, N.J., died 15th March, 1893.....	1000 00	No. 935, Bro. Lucas Theodore, Court Berlin, No. 154, Berlin, Ont., died 9th July, 1893.....	1000 00
No. 919, Bro. William Bissett, Court Calgary, No. 295, Cal- gary, N.W.T., died 9th June, 1893.....	1000 00	No. 936, Bro. S. Tracey, Court La Crosse, No. 944, Lacrosse, Wis., died 25th June, 1893.....	2000 00
No. 920, Bro. Christopher R.		No. 937, Bro. Wm. V. Macleese, Court Saskatchewan, No. 1030, Prince Albert, N.W.T., died 18th Jan., 1893.....	1000 00
		No. 938, Bro. Bert. W. Rackliff, Court Penobscott, No. 1186, Old Town, Me., died 11th June, 1893.....	1000 00
		No. 939, Bro. Chas. Siehl, jr.,	

town, No.
died 21st
\$1000 00
Morgan,
No. 610,
Ont., died
1000 00
hie, Court
awa, Ont.,
3000 00
y Irving,
nd, No.
e, P.E.I.,
1000 00
E. Maxey,
No. 1177,
died 23rd
1000 00
Larkins,
7, Hender-
June, 1893
ark, Court
herst, N.S.,
1000 00
hns, Court
airfield E.,
1893
1000 00
Pritchard,
o. 7, Mon-
June, 1893
1000 00
Faulkner,
27, Orange,
1893
2000 00
vers, Court
7, Ormi-
July, 1893.
1000 00
Gordon,
206, Alber-
7th June,
1000 00
M F. Gra-
No. 41, Ot-
July, 1893.
1000 00
uncombe,
21, Water-
May, 1893
3000 00
yfe, Court
447, San
3rd July,
3000 00
Theodore,
4, Berlin,
1893
1000 00
ey, Court
Lacrosse,
1893
2000 00
Maclese,
No. 1030,
T., died
1000 00
Rackliff,
1186, Old
th June,
1000 00
siehl, jr.,

Court East Buffalo, No. 1181,
Buffalo, N.Y., died 15th June,
1893 \$1000 00
No. 940, Bro. James Bell Cook,
Court Dufferin, No. 4, London,
Ont., died 14th July, 1893 1000 00
No. 941, Bro. Thos G. Millwood,
Court Bay Centre, No. 736, Bay
Centre, N.D., died 2nd July,
1893 1000 00
No. 942, Bro. Angus MacDonald,
Court Huron, No. 163, Point
Edward, Ont., died 26th June,
1893 1000 00
No. 943, Bro. Isaac Booth, Court
York, No. 120, East Toronto,
Ont., died 26th May, 1893 1000 00
No. 944, Bro. A. L. Ayres, Court
Peelless, No. 193, St. Marys,
Ont., died 22nd June, 1893 1000 00
No. 945, Bro. J. M. Thibert, Court
St. Roch, No. 701, St. Cune-
gonde, Que., died 22nd July,
1893 1000 00
No. 946, Bro. Nelson Clime, Court
Lake City, No. 520, Michigan
City, Ind., died 23rd June, 1893 3000 00
No. 947, Bro. Fred C. Gould,
Court Watchful, No. 572, Belling-
ham, Mich., died 4th July, 1893.
1000 00
No. 948, Bro. John H. Craig,
Court Fidelis, No. 887, Dubec
Junction, N.B., died 27th July,
1893 1000 00
No. 949, Bro. Joseph Secord,
Court Pelham, No. 233, Fen-
wick, Ont., died 29th July 1893.
1000 00
No. 950, Bro. Z. B. Church,
Court Key City, No. 637, Port
Townsend, Wash., died 10th
April, 1893 1000 00
No. 951, Bro. Henry Diebel, Court
Wellington, No. 21, Drayton,
Ont., died 6th of August, 1893 .. 1000 00
No. 952, Bro. John A. Valens,
Court Valens, No. 319, Valens,
Ont., died 5th August, 1893 1000 00
No. 953, Bro. Hibbard Hudson,
Court Burrard, No. 247, Van-
couver, B.C., died 13th July,
1893 2000 00
No. 954, Bro. John Miller, Court
Chequamegon, No. 851, Ash-
land, Wis., died 7th June,
1893 1000 00
No. 955, Bro. V. Chamberlain,
Court August, No. 873, Chicago,
Ill., died 12th August, 1893. . . 1000 00
No. 956, Bro. Marvin B. Gibbs,
Court Caro, No. 506, Caro, Mich.,
died 13th August, 1893 2000 00
No. 957, Bro. Henri Dori, Court
Cote St. Paul, No. 1281, Cote St.
Paul, Que., died 31st July, 1893 1000 00

No. 958, Bro. James W. Miller,
Court Caribou, No. 1165, Caribou,
Me., died 31st July, 1893. \$1000 00
No. 959, Bro. Timothy B. Hayes,
Court Century, No. 1257, Min-
neapolis, Minn., died 12th Aug-
ust, 1893 1000 00
No. 960, Bro. David Porter, Court
Jubilee, No. 27, Liverpool, Ont.,
died 7th August, 1893 1000 00
No. 961, Bro. Roderick Grant,
Court Ottawa, No. 41, Ottawa,
Ont., died 9th August, 1893 1000 00
No. 962, Bro. Joseph Klinkner,
Court Banner, No. 360, Cleveland,
Ohio, died 24th March, 1893... 1000 00
No. 963, Bro. John H. Varney,
Court Custer, No. 402, Brown
City, Mich., died 27th August,
1893 1000 00
No. 964, Bro. Wm. Merckel, Court
Oxygia, No. 850, Forestville,
Mich., died 29th August, 1893... 1000 00
No. 965, Bro. Frank Millis, Court
Franklin, No. 369, Lapeer,
Mich., died 15th August, 1893... 1000 00
No. 966, Bro. Charles A. Jackson,
Court Sheridan, No. 761, Buf-
falo, N.Y., died 29th August,
1893 2000 00
No. 967, Bro. Edward V. Jarrett,
Court Fowler, No. 767, Fowler,
Cal., died 18th July, 1893 1000 00
No. 968, Bro. George E. Norman,
Court St. Mark, No. 282, Toron-
to, Ont., died 22nd February,
1893 1000 00
No. 969, Bro. Charles L. Coss,
Court Altoona, No. 543, Altoona,
Wis., died 22nd August, 1893... 3000 00
No. 970, Bro. Henry W. Weber,
Court Stormont, No. 3, Corn-
wall, Ont., died 29th August,
1893 1000 00
No. 971, Bro. Wm. C. R. Crawle,
Court Port Perry, No. 179, Port
Perry, Ont., died 26th August,
1893 2000 00
No. 972, Bro. Joseph T. Carson,
Court Simcoe, No. 166, Simcoe,
Ont., died 19th August, 1893... 2000 00
No. 973, Bro. William Howe,
Court Atwood, No. 782, Atwood,
Ont., was accidentally drowned,
16th July, 1893 1000 00
No. 974, Bro. J. Webster Holmes,
Court Lansing, No. 247, Lan-
sing, Mich., died 3rd August,
1893 1000 00
No. 975, Bro. Geo. Mowat, Court
Hamilton, No. 170, Hamilton,
Ont., died 11th July, 1893 1000 00
No. 976, Bro. W. F. Krueger,
Court Riverspeed, No. 179, Hes-

peler, Ont., was accidentally killed by circular saw, 30th August, 1893.....	\$1000 00	No. 977, Bro. Wm. H. Kitchen, Court Presque Isle, No. 325, Rogers City, Mich., died 4th April, 1893.....	2000 00	No. 997, Bro. John F. Claus, Court Tyrconnell, No. 99, died 16th September, 1893.....	1000 00
No. 978, Bro. Adolphus Rogers, Court Wooler, No. 567, Wooler, Ont., died 12th September, 1893.....	1000 00	No. 979, Bro. Braddish Billings, Court Billingsbridge, No. 670, Billingsbridge, Ont., died 16th September, 1893.....	2000 00	No. 998, Bro. J. L. Raquet, Court Banner, No. 360, died 20th September, 1893.....	1000 00
No. 980, Bro. Robert McCoy, Court Sydenham, No. 43, Strathroy, Ont., died 11th September, 1893.....	1000 00	No. 981, Bro. Arthur J. DeCarle, Court St. Louis, No. 653, St. Louis Du-Mile End, Que., died 9th September, 1893.....	2000 00	No. 999, Bro. M. G. McLellan, Court Au Sabie, No. 289, died 25th September, 1893.....	1000 00
No. 982, Bro. Henry J. Sullivan, Court Lone Star, No. 1036, South Stillwater, Minn., died 9th September, 1893.....	2000 00	No. 983, Bro. John Hoare, Court Allendale, No. 727, Allendale, Ont., was accidentally crushed by railway car, 2nd September, 1893.....	1000 00	No. 1,000, Bro. A. L. Cockburn, Court Moore Creek, No. 1032, died 4th October, 1893.....	1000 00
No. 984, Bro. Frederick Constantine, Court Los Angeles, No. 422, died 2nd September, 1893.....	3000 00	No. 985, Bro. John Hirt, Court Oconto, No. 986, died 13th October, 1893.....	2000 00	No. 1,001, Bro. Rev. Wilson McDonald, Court Bracebridge, No. 243, died 24th July, 1893.....	2000 00
No. 986, Bro. Chas. O. R. Shrigley, Court Huntsville, No. 646, died 23rd September, 1893.....	1000 00	No. 987, Bro. Henry L. Mosher, Court Seattle, No. 526, died 19th September, 1893.....	1000 00	No. 1,002, Bro. John J. Waidlev, Court Central, No. 635, died 15th September, 1893.....	3000 00
No. 988, Bro. George Smith, Court Milton, No. 137, died 23rd August, 1893.....	2000 00	No. 989, Bro. Jean B. Laleberti, Court Maisonneuve, No. 901, died 7th August, 1893.....	1000 00	No. 1,003, Bro. Wm. S. Ross, Court Stormont, No. 3, killed, 24th September, 1893.....	2000 00
No. 990, Bro. Alex. D. McCrae, Court Isabella, No. 552, died 15th August, 1893.....	1000 00	No. 991, Bro. George Lagasce, Court Ste. Helene, No. 1019, died 24th September, 1893.....	1000 00	No. 1,004, Bro. Frank L. Billings, Court Hammond, No. 545, died 13th October, 1893.....	1000 00
No. 992, Bro. Thomas J. Hamnum, Court Ottawa, No. 41, died 28th September, 1893.....	1000 00	No. 993, Bro. M. L. Cutter, Court M.D., Court, Capital City, No. 614, died 31st July, 1893.....	2500 00	No. 1,005, Bro. Albert R. Graham, Court Remember, No. 696, died 21st September, 1893.....	1000 00
No. 994, Bro. R. J. Tamman, Court Ottawa, No. 41, was drowned, 2nd July, 1893.....	1000 00			No. 1,006, Bro. Danie Griffin, Court City Camp, No. 462, died 9th October, 1893.....	1000 00
				No. 1,007, Bro. Wm. H. Mitchell, Court Occident, No. 467, died 3rd October, 1893.....	3000 00
				No. 1,008, Bro. Robert W. Graham, Court Sydenham, No. 43, died 12th October, 1893.....	1000 00
				No. 1,009, Bro. Frederick P. Lea, Court Duck Lake, No. 1109, died 27th August, 1893.....	1000 00
				No. 1,010, Bro. Jesse Frayne, Court Maple Ridge, No. 300, died 28th September, 1893.....	2000 00
				No. 1,011, Bro. T. A. Ferguson, M.D., Court Argyle, No. 251, died 14th October, 1893.....	1000 00
				No. 1,012, Bro. Alphonse Laroche, Court Bell, No. 1023, died October 4th, 1893.....	1000 00
				No. 1,013, Bro. James Gourlay, Court Valley, No. 232, died 11th October, 1893.....	2000 00
				No. 1,014, Bro. James Thomas, Court Lledi, No. 2053, died 11th October, 1893.....	£200
				No. 1,015, Bro. Thos. J. McMillan, Court Superior, No. 804, died 20th October, 1893.....	2000 00
				No. 1,016, Bro. Edward C. Thur-	

Diarmid, 201, died	ber, Court Widow's Friend, No. 1003, was <i>accidentally drowned</i> , 19th October, 1893.	No. 1,037, Bro. Fred C. Snyder, Court Stanton, No. 1041, died 29th November, 1893.
\$1000 00	\$1000 00	\$1000 00
Summers, No. 865,	No. 1,017, Bro. Joseph E. Jordan, Court Adirondack, No. 1284, died 18th October, 1893.	No. 1,038, Bro. R. J. Sharpe, Court Stanton, No. 1041, died 30th November, 1893.
1000 00	1000 00	1000 00
F. Claus, 99, died	No. 1,018, Bro. William Sterling, Court Grandin, No. 511, died 29th October, 1893.	No. 1,039, Bro. Hugh McEwen, M.D., Court Goodwood, No. 469, died 26th October, 1893.
1000 00	2000 00	1000 00
net, Court 20th Sep-	No. 1,019, Bro. J. J. Bedard, Court Charlemagne, No. 1187, died 23rd October, 1893.	No. 1,040, Bro. James Hammond, Court Aberfoyle, No. 296, <i>was killed</i> 25th November, 1893.
1000 00	1000 00	1000 00
McLellan, 289, died	No. 1,020, Bro. Henry Yager, Court Dashwood, No. 415, died 8th October, 1893.	No. 1,041, Bro. Henry F. Colway, Court Washington, No. 44, died 7th December, 1893.
1000 00	1000 00	1000 00
Cockburn, No. 1032,	No. 1,021, Bro. J. Willis Jones, Court Sissiboo, No. 122, died 12th August, 1893.	No. 1,042, Bro. Richard W. Heath, Court Liberty, No. 313, died 7th December, 1893.
1000 00	1000 00	1000 00
Ilson Mc- ridge, No. 393,	No. 1,022, Bro. A. J. Porter, Court Porter, No. 1393, <i>was acci- dentally killed</i> 22nd October, 1893.	No. 1,043, Bro. Michael O'Brien, Court Lafayette, No. 344, <i>was killed</i> , 9th November, 1893.
2000 00	2000 00	1000 00
Waidley, 635, died	No. 1,023, Bro. Miles S. Hurlburt, Court Leonard, No. 477, died 11th October, 1893.	No. 1,044, Bro. Geo. W. Miller, Court Carman, No. 918, died 9th December, 1893.
3000 00	2000 00	1000 00
S. Ross, 3, <i>killed</i> ,	No. 1,024, Bro. Harry Nash, Court Mt. Brydges, No. 183, died 20th October, 1893.	No. 1,045, Bro. Albert Schofield, Court Lancaster, No. 836, died 5th December, 1893.
2000 00	1000 00	1000 00
Billings, 545, died	No. 1,025, Bro. Chas. E. Black, Court La Tour, No. 125, died 2nd November, 1893.	No. 1,046, Bro. John Jackson, Court General Gordon, No. 152, died 3rd October, 1893.
1000 00	1000 00	1000 00
Graham, 696, died	No. 1,026, Bro. Peter J. Dillon, Court Unward, No. 553, died 4th November, 1893.	No. 1,047, Bro. John Govier, Court Seguin, No. 107, died 21st November, 1893.
1000 00	1000 00	1000 00
El Griffin, 462, died	No. 1,027, Bro. Thomas Willis, Court Huntsville, No. 646, died 17th November, 1893.	No. 1,048, Bro. F. H. McCrea, Court Island City, No. 375, died 1st December, 1893.
1000 00	1000 00	2000 00
Mitchell, 467, died	No. 1,028, Bro. Alonzo Mozier, Court Signet, No. 358, died 10th November, 1893.	No. 1,049, Bro. John Fields, Court Harwich, No. 98, died 2nd Dec- ember, 1893.
3000 00	1000 00	1000 00
Graham, 43, died	No. 1,029, Bro. James W. Chivers, Court Yamaska, No. 292, died 4th October, 1893.	No. 1,050, Bro. Alfred Vaux, Court Calgary, No. 295, died 20th December, 1893.
1000 00	1000 00	1000 00
W. P. Lee, No. 1109,	No. 1,030, Bro. George Keating, Court Kemptville, No. 214, died 21st November, 1893.	No. 1,051, Bro. Abraham Brodeur, Court Bell, No. 1,023, died 14th December, 1893.
1000 00	1000 00	1000 00
3, Frayne, No. 303,	No. 1,031, Bro. Jas. Falls, Court Merivale, No. 541, died 26th November, 1893.	No. 1,052, Bro. Felix Therien, Court St. Catharine, No. 729, died 3rd November, 1893.
2000 00	1000 00	1000 00
Ferguson, No. 251,	No. 1,032, Bro. Jas. B. Robinson, Court Santa Paula, No. 591, died 21st December, 1891.	No. 1,053, Bro. Burton H. Wal- ters, Court Howard, No. 927, died 19th October, 1893.
1000 00	1000 00	1000 00
Laroche, died Oc-	No. 1,033, Bro. Noble Bennett, Court Mississippi, No. 78, <i>was drowned</i> , 27th October, 1893.	No. 1,054, Bro. Ed. A. Jackson, Court Harwich, No. 98, died 23rd December, 1893.
1000 00	1000 00	1000 00
Gourlay, died 11th	No. 1,034, Bro. Alphonse Lavoie, Court Lawrence, No. 219, died 15th November, 1893.	No. 1,055, Bro. William Wilson, Court Mount Royal, No. 7, <i>killed</i> 11th December, 1893.
2000 00	1000 00	1000 00
Thomas, 553, died	No. 1,035, Bro. Eugene Vincent, Court Sioc, No. 1067, died 21st November, 1893.	No. 1,056, Bro. Jas. S. Card, Court Black Eagle, No. 1,106, died 26th December, 1893.
£200	2000 00	2000 00
McMillan, 804, died	No. 1,036, Bro. James Robertson, Court Hand-in-Hand, No. 1003, died 29th November, 1893.	No. 1,057, Bro. Oscar L. Porter, Court Vineyard, No. 1,044, <i>killed</i> 15th December, 1893.
2000 00	1000 00	1000 00
C. Thur-		No. 1,058, Bro. A. R. Lamb,

Court Phenix, No. 182, died 13th December, 1893.....	\$1000 00	No. 1,078, Bro. James C. Pink, Court Manitou, No. 135, died 11th December, 1893.....	\$1000 00
No. 1,059, Bro. Hugh B. Dunlop, Court Dresden, No. 164, died 27th December, 1893.....	1000 00	No. 1,079, Bro. Joseph McCloy, Court Haldimand, No. 106, died 15th January, 1894.....	1000 00
No. 1,060, Bro. Jas. Johnson, Court Willowdale, No. 307, died 25th October, 1893.....	1000 00	No. 1,080, Bro. Geo. Pousford, Court Maple, No. 155, <i>was killed</i> 7th September, 1893.....	2000 00
No. 1,061, Bro. William Day, Court Pontiac, No. 271, <i>was</i> <i>frozen to death</i> , 10th December, 1893.....	1000 00	No. 1,081, Bro. James Crawford, Court Kalkaska, No. 564, died 1st January, 1894.....	1000 00
No. 1,062, Bro. David Storey, Court Winnipeg, No. 13, died 9th December, 1893.....	2000 00	No. 1,082, Bro. A. O. Evering- ham, Court Seguin, No. 107, died 30th December, 1893.....	1000 00
No. 1,063, Bro. Elisha Rider, Court Ebene, No. 857, died 28th December, 1893.....	1000 00	No. 1,083, Bro. William Grant, Court Frontenac, No. 59, died 15th January, 1894.....	1000 00
No. 1,064, Bro. Jas. H. Brown, Court Fresno, No. 863, died 17th December, 1893.....	2000 00	No. 1,084, Bro. John F. Ross, Court Flint, No. 239, died 4th January 1894.....	1000 00
No. 1,065, Bro. Samuel Holmes, Court Northern Light, No. 127, died 27th December, 1893.....	3000 00	No. 1,085, Bro. James McConnell, Court Eden Mills, No. 305, died 18th January, 1894.....	1000 00
No. 1,066, Bro. Paul Kessler, Court Live Oak, No. 1,238, died 22nd November, 1893.....	2000 00	No. 1,086, Bro. J. F. McMurtry, Court Refuge, No. 198, died 17th January, 1894.....	1000 00
No. 1,067, Bro. Philip H. Buder, Court Northern Light, No. 127, died 17th November, 1893.....	1000 00	No. 1,087, Bro. G. G. Ludewig, Court Santa Maria, No. 613, died 30th December, 1893.....	1000 00
No. 1,068, Bro. Samuel D. Brod- ley, M. D., Court Riverside, No. 346, died 6th January, 1894.....	1600 00	No. 1,088, Bro. Wm. Henry Mc- Kague, Court Sidney, No. 83, died 22nd December, 1893.....	1000 00
No. 1,069, Bro. Wm. E. Lee, Court Oak, No. 1,149, died 3rd January, 1894.....	2000 00	No. 1,089, Bro. Z. E. Rolfe, Court Ebene, No. 857, died 11th Jan- uary, 1894.....	1000 00
No. 1,070, Bro. Wm. Barry, Court Palgrave, No. 554, died 28th December, 1893.....	1000 00	No. 1,090, Bro. J. F. Webber, Court Sioc, No. 1067, died 4th January, 1894.....	2000 00
No. 1,071, Bro. R. McDonell, Court Waldone, No. 529, died 14th December, 1893.....	2000 00	No. 1,091, Bro. M. W. Walsh, Court Petitcodiac, No. 94, died 8th Jan- uary, 1894.....	1600 00
No. 1,072, Brother Henry Sacks, Court Dashwood, No. 415, died 10th December, 1893.....	1000 00	No. 1,092, Bro. Wm. Grono, Court Evangeline, No. 109, died 14th January, 1894.....	1060 00
No. 1,073, Bro. Jas. Bryant, Court Morris Vineyard, No. 532, died 30th December, 1893.....	1000 00	No. 1,093, Bro. R. J. Montgomery, Court Queen City, No. 66, died 17th January, 1894.....	1000 00
1894.		No. 1,094, Bro. Wm. B. The bald, Court Miranda, No. 326, died 21st January, 1894.....	2000 00
No. 1,074, Bro. Wm. R. McClung, Court Brant, No. 168, died 2nd January, 1894.....	1000 00	No. 1,095, Bro. Jos. Piorer, Court Champlain, No. 653, died 19th January, 1894.....	2000 00
No. 1,075, Bro. Wm. H. Neil, Court Spadina, No. 41, died 1st January, 1894.....	2000 00	No. 1,096, Bro. David John Ruth- erford, Court Bahmoral West, No. 948, died 10th January, 1894.....	1000 00
No. 1,076, Bro. Wm. Henry Per- kins, Court Sidney, No. 83, died 3rd January, 1894.....	1000 00	No. 1,097, Bro. Thomas McHale, Court Hawkeye, No. 1415, died 21st January, 1894.....	1000 00
No. 1,077, Bro. Wm. Somerville, Court Frontenac, No. 59, died 5th January, 1894.....	1000 00	No. 1,098, Bro. John Shott, Court Resort, No. 318, died 31st Jan- uary, 1894.....	1000 00

C. Pink,
135, died
\$1000 00
McCloy,
No. 106, died
1000 00
Pousford,
5, was killed
2000 00
Crawford,
564, died
1000 00
Evering,
No. 107,
1893, died
1000 00
Grant,
No. 59, died
1000 00
Ross, Court
th January
1000 00
McConnell,
No. 305, died
1000 00
McMurtry,
3, died 17th
1000 00
Ludewig,
No. 613, died
1000 00
Henry Mc,
No. 83,
1893, died
1000 00
Joffe, Court
11th Jan-
1000 00
ber, Court
h January,
2000 00
Jash, Court
ed 8th Jan-
1000 00
ono, Court
died 14th
1000 00
ntgomery,
No. 66, died
1000 00
The Babl,
326, died
2000 00
rer, Court
died 19th
3000 00
ohn Ruth-
al West,
January,
1000 00
McHale,
415, died
1000 00
ott, Court
31st Jan-
1000 00

No. 1,099, Bro. Phillip Siegel, Court
Balmoral, No. 269, died 30th
January, 1894, died 30th
January, 1894, died 30th
No. 1,100, Bro. Fred. F. Lanning,
Court Heuvelton, No. 1228, pois-
oned 24th January, 1894, died
No. 1,101, Bro. G. Fred. Fisher,
Court Millicote, No. 139, died
26th January, 1894, died
No. 1,102, Bro. Wm. D. Wilson,
Court Columbus, No. 920, died
12th February, 1894, died
No. 1,103, Bro. Robert Cotting-
ham, Court Kinnmount, No. 703,
was drowned, 26th January,
1894, died
No. 1,104, Bro. Albert Mason, Court
Liverpool Pioneer, No. 2050, died
18th January, 1894, died
No. 1,105, Bro. Jno. Keaton, Court
Middleville, No. 1410, died 1st
February, 1894, died
No. 1,106, Bro. Hy. J. Nida, Court
Washington, No. 44, died 6th
February, 1894, died
No. 1,107, Bro. Chas. Z. Perry,
Court Burrard, No. 347, died 8th
February, 1894, died
No. 1,108, Bro. John C. Miller,
Court Wisconsin, No. 928, died
7th February, 1894, died
No. 1,109, Bro. Arch. Blair, Court
Ashton, No. 872, died 4th Feb-
ruary, 1894, died
No. 1,110, Bro. Fred. L. Johnson,
Court Pine, No. 808, died 23rd
January, 1894, died
No. 1,111, Bro. Oliver St. Cyr,
Court St. Denis, No. 731, died
2nd February, 1894, died
No. 1,112, Bro. Christopher Snyder,
Court Porter, No. 1393, died 29th
December, 1893, died
No. 1,113, Bro. Wm. A. Ireland,
Court Onoway, No. 206, died 6th
January, 1894, died
No. 1,114, Bro. Chas. A. Dunn ing,
Court Ottawa, No. 41, died 24th
January, 1894, died
No. 1,115, Bro. Lewis Henry, Court
Laval, No. 1291, died 16th Feb-
ruary, 1894, died
No. 1,116, Bro. Thos. Price, Court
Madawaska, No. 81, died 14th
April, 1894, died
No. 1,117, Bro. Isaac Cole, Court
Grant, No. 386, died 22nd Feb-
ruary, 1894, died
No. 1,118, Bro. O. W. Hogue,
Court Ashtabula Harbor, No.
631, died 23rd February, 1894, died
No. 1,119, Bro. John Henning,
Court Duluth, No. 724, died
28th February, 1894, died

No. 1,120, Bro. Henri E. Cha-
bassal, Court St. Hubert, No.
687, died 25th February, 1894, died
No. 1,121, Bro. Clayton Donald,
Court Aberdeen, No. 1,215, died
23rd of February, 1894, died
No. 1,122, Bro. Washington Kelly,
Court Portsmouth, No. 622, died
15th February, 1894, died
No. 1,123, Bro. William H. Camp-
bell, Court Vassar, No. 337,
died 14th February, 1894, died
No. 1,124, Bro. John J. Liddy,
Court Lafayette, No. 344, died
16th February, 1894, died
No. 1,125, Bro. John S. Camp-
bell, Court Phoenix, No. 182,
died 5th March, 1894, died
No. 1,126, Bro. Alfred J. Shrigley,
Court Dorset, No. 1,403, died
27th February, 1894, died
No. 1,127, Bro. James L. Camp-
bell, Court Harwich, No. 98,
was drowned, 17th February,
1894, died
No. 1,128, Bro. George Penwarden,
Court Maple, No. 115, died 14th
February, 1894, died
No. 1,129, Bro. Harry Chatterton,
Court Royal, No. 212, died 1st
March, 1894, died
No. 1,130, Bro. B. A. Leblanc,
Court Bell, No. 1,023, died 23rd
February, 1894, died
No. 1,131, Bro. Rufus J. Fields,
Windsor Mills, No. 286, was
killed, 26th February, 1894, died
No. 1,132, Bro. Daniel E. Atchi-
son, Court Huron, No. 163, was
killed, 23rd February, 1894, died
No. 1,133, Bro. Hiram A. Rich-
ardson, Court Morristown, No.
542, died 11th March, 1894, died
No. 1,134, Bro. David C. Teetzel,
Court Valley, No. 232, died 15th
March, 1894, died
No. 1,135, Bro. James Carter,
Court St. Clair, No. 20, died 2nd
March, 1894, died
No. 1,136, Bro. George G. Gra-
ham, Court Stonewall, No. 1,066,
died 6th March, 1894, died
No. 1,137, Bro. Chas. H. Wick-
man, Court Cadillac, No. 863,
died 17th March, 1894, died
No. 1,138, Bro. Chas. C. Garfield,
Court Uncle Sam, No. 1,142, died
11th March, 1894, died
No. 1,139, Bro. John Vortigern,
Court United States, No. 1,050,
died 26th March, 1894, died
No. 1,140, Bro. Wm. H. Murphy,
Court Ottawa, No. 41, died 17th
March, 1894, died

No. 1,141, Bro. Ernest A. Scholz, Court Iosco, No. 278, died 12th March, 1894.....	\$1000 00	No. 1,162, Bro. Chas. Joseph Wil- liams, Court Amity, No. 39, died 14th April, 1894.....	\$5000 00
No. 1,142, Bro. Thos. R. Bulloch, Court Lanark, No. 562, died 29th March, 1894.....	1000 00	No. 1,163, Bro. Wm. Bredemeyer, Court Destiny, No. 598, died 4th April, 1894.....	3000 00
No. 1,143, Bro. Geo. B. Millar, Court Ontario, No. 83, died 2nd April, 1894.....	1000 00	No. 1,164, Bro. Napoleon George Auger, Court Victoriaville, No. 1,258, died 18th April, 1894.....	1000 00
No. 1,144, Bro. Antoine Desautels, Court Ste. Helene, No. 1,017, died 23rd March, 1894.....	1000 00	No. 1,165, Bro. Wm. F. Estell, Court Walkerton, No. 521, died 17th April, 1894.....	1000 00
No. 1,145, Bro. Thos. J. Lewis, Court Morris Vineyard, No. 532, died 22nd March, 1894.....	1000 00	No. 1,166, Bro. Frank Murray, Court Ohio, No. 537, died 2nd April, 1894.....	1000 00
No. 1,146, Brother Elisha Kimber- ley, of Court Madawaska, No. 81, killed on railway, 21st March, 1894.....	1000 00	No. 1,167, Bro. Barney Reece, Court Maple, No. 155, died 9th April, 1894.....	1000 00
No. 1,147, Bro. Wm. Sandilands, Court Carnival, No. 376, died 24th March, 1894.....	1000 00	No. 1,168, Bro. Samuel Galbraith, Court Maple, No. 155, died 7th April, 1894.....	1000 00
No. 1,148, Bro. Robert Colby, Court Dominion, No. 25, died 28th March, 1894.....	1000 00	No. 1,169, Bro. J. C. Fox, Court Hamburg, No. 712, died 20th April, 1894.....	2000 00
No. 1,149, Bro. Robert H. Nichol- as, Court Caledonia, No. 256, died 28th February, 1894.....	1000 00	No. 1,170, Bro. W. J. Crawford, Court Springfield, No. 18, died 27th March, 1894.....	1000 00
No. 1,150, Bro. Clarence E. Bige- low, Court Hamilton, No. 170, died 2nd April, 1894.....	1000 00	No. 1,171, Bro. Daniel Stewart, Court Chautauqua, No. 202, died 17th April, 1894.....	1000 00
No. 1,151, Bro. John Scott, M.D., Court Imperial Ireland, No. 2,041, died 25th March, 1894.....	\$200	No. 1,172, Bro. Samuel Tedford, Court Harwich, No. 98, died 9th April, 1894.....	1000 00
No. 1,152, Bro. P. J. Rochon, Court Mt. McKay, No. 287, died 3rd April, 1894.....	1000 00	No. 1,173, Bro. Redmond J. Ma- guire, Court Lafayette, No. 344, died 18th April, 1894.....	1000 00
No. 1,153, Bro. Wm. J. Hiscock, Court Andover, No. 626, died 1st April, 1894.....	2000 00	No. 1,174, Bro. Arthur W. Out- house, Court Pettit, No. 967, died 17th April, 1894.....	1000 00
No. 1,154, Bro. Edward George Palmer, Court St. Iacobs, No. 224, died 30th March, 1894.....	1000 00	No. 1,175, Bro. Henry Lauer, Court Niagara, No. 227, died 20th April, 1894.....	2000 00
No. 1,155, Bro. Nathaniel B. Fol- som, Court Watertown, No. 465, died 8th April, 1894.....	2000 00	No. 1,176, Bro. John R. Camp- bell, Court Seguin, No. 107, died 8th April, 1894.....	1000 00
No. 1,156, Bro. John Crawford, Court Valley City, No. 73, died 16th March, 1894.....	1000 00	No. 1,177, Bro. L. A. Farmer, Court Lawrence, No. 219, died 10th April, 1894.....	1000 00
No. 1,157, Bro. Robert Campbell, Court Tyronnel, No. 99, died 4th March, 1894.....	1000 00	No. 1,178, Bro. F. de Roza, Court Hollister, No. 654, died 20th April, 1894.....	2000 00
No. 1,158, Bro. Frank Janner, Court Banner, No. 360, died 4th April, 1894.....	1000 00	No. 1,179, Bro. Geo. H. Raymond, Court Mt. Royal, No. 7, died 11th April, 1894.....	2000 00
No. 1,159, Bro. Peter Boyer, Court Emerado, No. 497, died 6th April, 1894.....	1000 00	No. 1,180, Bro. Charles Conat, Court Liberty, No. 313, died 3rd April, 1894.....	1000 00
No. 1,160, Bro. Alex. N. Kinney, Court Florenceville, No. 1,235, died 9th April, 1894.....	1000 00	No. 1,181, Bro. Joseph Robbins, Court Owosso, No. 669, died 2nd May, 1894.....	3000 00
No. 1,161, Bro. Jas. Brittenridge, Court Peerless, No. 193, died 9th April, 1894.....	1000 00	No. 1,182, Bro. John Bodman, Court Balmoral, No. 269, died 1st May, 1894.....	1000 00
		No. 1,183, Bro. R. F. Morrow,	

Joseph Wil-	Court Brant, No. 163, died 9th	No. 1,205, Bro. Weeden J. Wet-
, No. 39,	May, 1894.....\$1000 00	more, Court Kings, No. 366, died
35000 00	No. 1,184, Bro. N. S. Boyer,	24th May, 1894.....\$1000 00
Bredemeyer,	Court Walostock, No. 103, died	No. 1,206, Bro. H. G. Oddson,
93, died 4th	8th May, 1894..... 2000 00	Court Isafold, No. 1,048, died
3000 00	No. 1,185, Bro. George Found,	27th April, 1894..... 1000 00
George	Court Claremont, No. 486, died	No. 1,207 Bro. Lewis Studer,
Diaville, No.	3rd May, 1894..... 1000 00	Court Buckeye, No. 312, died
11, 1894..... 1000 00	No. 1,186, Bro. Peter Parson,	2nd May, 1894..... 1000 00
F. Estell,	Court Boyne, No. 779, died 15th	No. 1,208, Bro. Thomas Malone,
No. 521, died	May, 1894..... 1000 00	Court Royal Jubilee, No. 114,
1000 00	No. 1,187, Bro. Abraham Collette,	died 11th June, 1894..... 1000 00
1000 00	Court Desery, No. 421, died 6th	No. 1,209, Bro. Jos. Emerton, Court
1000 00	May, 1894..... 1000 00	York, No. 120, died 14th June,
1000 00	No. 1,188, Bro. R. J. Pierson,	1894..... 1000 00
1000 00	Court California, No. 451, died	No. 1,210, Bro. Jas. Waters Dun-
1000 00	6th May, 1894..... 2000 00	nett, Court Moira, No. 33, died
1000 00	No. 1,189, Bro. Wm. Jackson,	8th June, 1894..... 3000 00
1000 00	Court Petrolia, No. 42, died	No. 1,211, Bro. Leonard E. Dean,
1000 00	12th April, 1894..... 1000 00	Court Burrard, No. 347, was
1000 00	No. 1,190, Bro. J. B. A. Morin,	drowned, 8th May, 1894..... 1000 00
1000 00	Court St. Helene, No. 1019, died	No. 1,212, Bro. Alexander J. Mead,
1000 00	5th May, 1894..... 2000 00	Court Temple, No. 510, died 7th
1000 00	No. 1,191, Bro. Napoleon Belang-	June, 1894..... 3000 00
1000 00	er, Court St. Roch, No. 701, died	No. 1,213, Bro. David R. McClure,
1000 00	11th April, 1894..... 1000 00	Court Amadore, No. 457, died
1000 00	No. 1,192, Bro. Frank S. Picker-	9th June, 1894..... 1000 00
1000 00	ing, Court Mulgrave, No. 824,	No. 1,214, Bro. Emile O. Kasicoe,
1000 00	died 14th May, 1894..... 1000 00	Court Thurso, No. 331, died
1000 00	No. 1,193, Bro. Rev. Jos. W.	11th June, 1894..... 1000 00
1000 00	Plant, Court Clarendon, No.	No. 1,215, Bro. John Mooney,
1000 00	1483, died 20th April, 1894..... 1000 00	Court Ulverton, No. 1169, died
1000 00	No. 1,194, Bro. John Wesley Hos-	9th June, 1894..... 1000 00
1000 00	ford, Court Happy Retreat, No.	No. 1,216, Bro. Solomon Wilson,
1000 00	150, died 21st April, 1894..... 1000 00	Court Mississippi, No. 78, was
1000 00	No. 1,195, Bro. Wm. E. Weldon,	killed, 16th November, 1892..... 1000 00
1000 00	Court Diana, No. 1133, died	No. 1,217, Brother John Little,
1000 00	19th April, 1894..... 3000 00	Court Calgary, No. 295, died 7th
1000 00	No. 1,196, Bro. Frank Pellett,	June, 1894..... 1000 00
1000 00	Court Genesee, No. 387, was	No. 1,218, Bro. Thomas A. Bean,
1000 00	killed, 15th April, 1894..... 1000 00	Court Eastis, No. 1477, died 17th
1000 00	No. 1,197, Bro. J. A. Wadsworth,	June, 1894..... 1000 00
1000 00	Court Franklin, No. 369, died	No. 1,219, Bro. Herbert C. W.
1000 00	17th May, 1894..... 1000 00	Northrup, Court La Tour, No.
1000 00	No. 1,198, Bro. Hugh Gracey,	125, died 18th June, 1894..... 1000 00
1000 00	Court Royal, No. 212, died 13th	No. 1,220, Bro. Wm. Abraham,
1000 00	May, 1894..... 2000 00	Court Balmoral, No. 269, died
1000 00	No. 1,199, Bro. David K. Winter,	31st May, 1894..... 1000 00
1000 00	Court Brant, No. 163, died 13th	No. 1,221, Bro. Aaron E. Cripps,
1000 00	May, 1894..... 1000 00	Court Harvard, No. 281, died
1000 00	No. 1,200, Bro. John M. Camp-	9th June, 1894..... 1000 00
1000 00	bell, Court Metcalfe, No. 600,	No. 1,222, Bro. Wm. John Mogeys,
1000 00	died 14th May, 1894..... 1000 00	Court Imperial-Ireland, No.
1000 00	No. 1,201, Bro. John B. Wilson,	2041, died 15th June, 1894..... £200
1000 00	Court Classic City, No. 559, died	No. 1,223, Bro. Albert H. Hall,
1000 00	2nd May, 1894..... 2000 00	Court Riverspeed, No. 169, died
1000 00	No. 1,202, Bro. Phillip Radmore,	23rd June, 1894..... 1000 00
1000 00	Court Deauchine, No. 1312, was	No. 1,224, Bro. Wm. Heeny, Court
1000 00	drowned, 21st May, 1894..... 1000 00	Oronhyatekha, No. 23, was
1000 00	No. 1,203, Bro. John Wehner,	killed, 14th June, 1894..... 2000 00
1000 00	Court Riverspeed, No. 159, died	No. 1,225, Bro. Ernest T. Ludecke,
1000 00	1st June, 1894..... 1000 00	Court Adrian, No. 1078, died
1000 00	No. 1,204, Bro. T. Oliver, Court Gar-	17th June, 1894..... 500 00
1000 00	net, No. 64, died 2nd June, 1894	No. 1,226, Bro. John Richardson,

Court Brandon, No. 427, was <i>killed</i> , 17th May, 1894.....	\$1000 00	No. 1,248, Bro. Alex. Robertson, Court Quinte, No. 691, died 29th June, 1894.....	\$3000 00
No. 1,227, Bro. Tom Dowling, Court Cooper, No. 1567, died 19th June, 1894.....	1000 00	No. 1,249, Bro. George Meath, Court Cadillac, No. 863, died 16th July, 1894.....	1000 00
No. 1,228, Bro. William C. Hatton, Court Vivian, No. 1244, died 21st June, 1894.....	1000 00	No. 1,250, Bro. George W. Bow- man, Court Almont, No. 781, died 24th July, 1894.....	2000 00
No. 1,229, Bro. John Greenan, Court Marion, No. 267, died 29th June, 1894.....	1000 00	No. 1,251, Bro. H. T. Estabrooks, Court Alexandria, No. 141, died 22nd July, 1894.....	1000 00
No. 1,230, Bro. Louis P. Schneider, Court La Crosse, No. 944, died 11th June, 1894.....	2000 00	No. 1,252, Bro. Charles Edward Bulwer, Court Forest Queen, No. 158, was <i>drowned</i> 22nd July, 1894.....	1000 00
No. 1,231, Bro. Alfred H. Cami- raud, Court St. Michael, No. 1193, died 21st June, 1894.....	1000 00	No. 1,253, Bro. Nathaniel Mosher, Court Alberton, No. 1,116, was <i>drowned</i> 1st June, 1894.....	2000 00
No. 1,232, Bro. John E. Hayes, Court Pine, No. 808, died 20th June, 1894.....	1000 00	No. 1,254, Bro. Charles Grant, Court Oriental, No. 1,362 died 6th July, 1894.....	1000 00
No. 1,233, Bro. Huley R. Spencer, Court Orono, No. 1330, died 20th June, 1894.....	1000 00	No. 1,255, Bro. W. S. Falconer, Court Wingham, No. 595, died 17th July, 1894.....	1000 00
No. 1,234, Bro. T. Carroll, Court St. Croix, No. 408, died 27th June, 1894.....	1000 00	No. 1,256, Bro. Wm. Henry Birk, Court Dashwood, No. 415, died 18th July, 1894.....	1000 00
No. 1,235, A. McVey, Court Buck- eye, No. 312, died 11th June, 1894	1000 00	No. 1,257, Bro. Alexander Mervyn, Court Silver Leaf, No. 450, died 25th July, 1894.....	1000 00
No. 1,236, Bro. Samuel L. Pheis- ter, Court Adonis, No. 1359, died 9th June, 1894.....	2000 00	No. 1,258, Bro. J. W. Brown, Court Thames, No. 38, died 20th July, 1894.....	2000 00
No. 1,237, Bro. Ira W. Gould, Court Defiance, No. 1342, died 30th June, 1894.....	1000 00	No. 1,259, Bro. Earl Douglas, Court Stormont, No. 3, was <i>drowned</i> , 27th July, 1894.....	1000 00
No. 1,238, Bro. George H. Smith, Court Lyon, No. 446, died 17th June, 1894.....	1000 00	No. 1,260, Bro. John A. Wilkin- son, Court Balmoral, No. 269, died 17th July, 1894.....	1000 00
No. 1,239, Bro. F. Leavitt, Court Lake Megantic, No. 558, was <i>killed</i> , 2nd July, 1894.....	1000 00	No. 1,261, Bro. George Debieu, Court Penobscot, No. 1,156, died 31st July, 1894.....	1000 00
No. 1,240, Bro. J. Alphonse Gouin, Court Richelieu, No. 1348, died 15th June, 1894.....	1000 00	No. 1,262, Bro. Patrick Regan, Court Hancock, No. 1,371, died 28th July, 1894.....	1000 00
No. 1,241, Bro. Jacob Dumont, Court Somerset, No. 988, died 16th July, 1894.....	1000 00	No. 1,263, Bro. C. W. Schanbacher, Court Watonsville, No. 1,352, died 27th July, 1894.....	1000 00
No. 1,242, Bro. Dr. Wm. Berger, Court Isabella, No. 552, died 4th July, 1894.....	1000 00	No. 1,264, Bro. Jas. D. Hunter, Court Royal City, No. 212, was <i>killed</i> , 28th July, 1894.....	1000 00
No. 1,243, Bro. Lewis Grant, Court Kars, No. 203, died 10th July, 1894.....	1000 00	No. 1,265, Bro. John Andrew, Cadillac, No. 863, was <i>killed</i> 1st August, 1894.....	2000 00
No. 1,244, Bro. Robt. Allin Brown, Court Centreville, No. 1242, died 15th July, 1894.....	1000 00	No. 1,266, Bro. G. S. Frenzel, Court Mayville, No. 522, died 5th August, 1894.....	1000 00
No. 1,245, Bro. Wm. O'Shaugh- nessy, Court Lackawana, No. 1,335, died 8th March, 1894.....	1000 00	No. 1,267, Bro. Burton Wheatley, Court Canmore, No. 698, was <i>killed</i> , 30th July, 1894.....	2000 00
No. 1,246, Bro. G. H. Simcock, Court La Crosse, No. 944, was <i>drowned</i> , 24th June, 1894.....	1000 00	No. 1,268, Bro. George Mechian, Court Canada, No. 53, died 14th August, 1894.....	1000 00
No. 1,247, Bro. C. N. Haddock, Court Norwalk, No. 533, died 8th July, 1894.....	1000 00		

Robertson,
died 29th
\$3000 00
Meath,
died 16th
1000 00
W. Bow-
No. 781,
2000 00
st Brooks,
No. 141, died
1000 00
es Edward
est Queen,
22nd July,
1000 00
el Mosher,
1,116, was
2000 00
les Grant,
1,362 died
1000 00
Falconer,
No. 505, died
1000 00
Henry Burk,
No. 415, died
1000 00
der Mervyn,
No. 450, died
1000 00
W. Brown,
38, died 20th
2000 00
l Douglas,
No. 3, was
1894, 1000 00
A. Wilkin-
son, No. 269,
1000 00
erge Debi-
en, 1,186, died
1000 00
rick Regan,
No. 1,371, died
1000 00
chanbacher,
No. 1,352,
1000 00
D. Hunter,
No. 212, was
94, 1000 00
n Andrew,
was killed 1st
2000 00
S. Frenzel,
No. 522, died
1000 00
n Wheatley,
No. 998, was
94, 2000 00
ze Mechian,
53, died 14th
1000 00

No. 1,269, Bro. Smith W. Laing,
Court Dunellen, No. 1,123, died
5th August, 1894, \$1000 00
No. 1,270, Bro. William J. Hol-
lingshead, Court Schomberg,
No. 361, died 1st July, 1894, 1000 00
No. 1,271, Bro. John Barradell,
Court Seabright, No. 378, died
18th August, 1894, 1000 00
No. 1,272, Bro. Chas. J. Luth,
Court Fairview, No. 518, died
14th July, 1894, 1000 00
No. 1,273, Bro. Wm. H. Hill,
Court Grayling, No. 750, died
20th August, 1894, 1000 00
No. 1,274, Bro. Wilson Moore,
Court Palms, No. 650, died 7th
August, 1894, 1000 00
No. 1,275, Bro. J. F. Armstrong,
Court Kemptville, No. 214, died
8th August, 1894, 1000 00
No. 1,276, Bro. Chas. Gregor,
Court Forest Home, No. 431,
died 23rd August, 1894, 1000 00
No. 1,277, Bro. Stephen J. East-
man, Court Kars, No. 203, died
21st August, 1894, 1000 00
No. 1,278, Bro. George Bonta,
Court Valley, No. 232, died 7th
August, 1894, 1000 00
No. 1,279, Bro. John Dyble,
Court Sarnia, No. 55, died 27th
August, 1894, 2000 00
No. 1,280, Bro. Wm. H. Shel-
don, Court Astabula Harbor,
No. 634, died 24th August,
1894, 1000 00
No. 1,281, Bro. James P. Odell,
Court Benefit, No. 1448, died
17th July, 1894, 2000 00
No. 1,282, Bro. John L. Mowry,
Court Loyalist, No. 121, died
19th August, 1894, 1000 00
No. 1,283, Bro. A. H. Manning,
Court Clinton, No. 470, died 1st
July, 1894, 1000 00
No. 1,284, Bro. George L. Hatha-
way, Court St. Antonio, No.
1267, died 26th August, 1894, 1000 00
No. 1,285, Bro. Eugene French,
Court Long Lake, No. 1119, was
drowned, 1st October, 1892, 1000 00
No. 1,286, Bro. James B. Ashley,
Court Moria, No. 33, died 30th
April, 1894, 1000 00
No. 1,287, Bro. John Shuter,
Court Beaver, No. 2, died 27th
August, 1894, 1000 00
No. 1,288, Bro. John Donville,
Court St. Ferdinand, No. 1220,
died 27th August, 1894, 2000 00
No. 1,289, Bro. Wm. R. Metcalfe,
Court Universal, No. 428, died
9th June, 1894, 1000 00


No. 1,290, Bro. G. R. Brown,
Court Boyne, No. 779, died 30th
August, 1894, \$1000 00
No. 1,291, Bro. W. H. Withey,
Court Vivian, No. 1254, was
killed, 29th August, 1894, 2000 00
No. 1,292, Bro. James Douglass,
Court Northern Light, No. 127,
died 20th August, 1894, 1000 00
No. 1,293, Bro. H. W. Townsend,
Court Fortune, No. 297, died
16th August, 1894, 1000 00
No. 1,294, Bro. Dennis O'Brien,
Court Somerset, No. 988, died
29th August, 1894, 1000 00
No. 1,295, Bro. Hezekiah Walford,
Court Valley City, No. 73, died
11th September, 1894, 1000 00
No. 1,296, Bro. Wm. E. Gray,
Court Valens, No. 319, died
4th September, 1895, 1000 00
No. 1,297, Bro. Wm. H. Hossiter,
Court Peel, No. 136, was killed,
10th September, 1894, 1000 00
No. 1,298, Bro. Simon Shore,
Court Shakespeare, No. 197,
died 2nd September, 1894, 1000 00
No. 1,299, Bro. Jesse M. Symonds,
Court Victoria, No. 10, died
13th September, 1894, 1000 00
No. 1,300, Bro. James E. Tabor,
Court Albion, No. 274, died
16th July, 1894, 1000 00
No. 1,301, Bro. Samuel L. Deni-
son, Court Los Angeles, No.
422, died 16th September, 1894, 2000 00
No. 1,302, Bro. Dr. D. Mc-
Lachlan, Court Bay Centre,
No. 736, died 15th September,
1894, 1000 00
No. 1,303, Bro. John McIntosh,
Court Applegate, No. 426, died
September 20th, 1894, 1000 00
No. 1,304, Bro. Alexander Camer-
on, Court Brucefield, No. 321,
died 12th September, 1894, 1000 00
No. 1,305, Bro. Richard Hibbit,
Court Queen City, No. 66, died
22nd September, 1894, 3000 00
No. 1,306, Bro. Anton H. Herne,
Court Convention City, No.
1127, died 11th September, 1894, 1000 00
No. 1,307, Bro. Jordan Cronkhite,
Court Bay City, No. 306, died
9th September, 1894, 1000 00
No. 1,308, Bro. John Heron,
Court Wanbun, No. 380, died
25th September, 1894, 1000 00
No. 1,309, Bro. Louis S. Farmer,
Court Minnesota, No. 453, died
8th September, 1894, 1000 00
No. 1,310, Bro. James C. Millar,
Court Miramichi, No. 165, died
26th September, 1894, 1000 00

No. 1,311, Bro. F. E. Taggett, Court Caro, No. 506, died 18th September, 1894.....	\$1000 00	No. 1,331, Bro. Geo. D. Wortman, Court Sterling, No. 642, died 21st September, 1894.....	\$1000 00
No. 1,312, Bro. J. C. Mitchell, Court Allison, No. 50, died 21st September, 1894.....	1000 00	No. 1,332, Bro. Martin C. Holman, Court Long Beach, No. 35, died 17th September, 1894.....	1000 00
No. 1,313, Bro. Fred T. Fuller, Court Watertown, No. 465, died 29th September, 1894.....	1000 00	No. 1,333, Bro. Wm. Balkwell, Court Stanley, No. 110, was <i>acci-</i> <i>dentally drowned</i> , 24th July, 1894	1000 00
No. 1,314, Bro. Andrew Hosking, Court Bakersfield, No. 536, died 21st September, 1894.....	1000 03	No. 1,334, Bro. R. S. F. Young, Court Sylva, No. 76, died 27th September, 1894.....	1000 03
No. 1,315, Bro. John S. Mil- ler, Court Energy, No. 799, died 24th September, 1894.....	1000 00	No. 1,335, Bro. Harley D. Todd, Court Depeyster, No. 1222, died 5th October, 1894.....	1000 00
No. 1,316, Bro. Samuel Kirkpat- rick, Court Ballymena, No. 2011, died 1st August, 1894.....	£600	No. 1,336, Bro. Wm. A. Whitney, Court Cotton, No. 440, died 4th October, 1894.....	1000 00
No. 1,317, Bro. H. E. Seymour, Court Sydenham, No. 43, died 13th September, 1894.....	2000 00	No. 1,337, Bro. James Hamilton, Court Sangeen, No. 148, died 4th October, 1894.....	1000 00
No. 1,318, Bro. Lewis W. Friend, Court Wishawaka, No. 1490, died 1st September, 1894.....	1000 00	No. 1,338, Bro. John Bell, Fergu- son, Court Kempville, No. 114, died 4th October, 1894.....	1000 00
No. 1,319, Bro. A. V. Trudel, Court Redondo, No. 525, died 11th September, 1894.....	1000 00	No. 1,339, Bro. Richard Park, Court Signet, No. 353, died 20th September, 1894.....	1000 00
No. 1,320, Bro. Geo. Greenburg, Court Millard, No. 87, was <i>accidentally killed on railroad</i> , 22nd September, 1894.....	2000 00	No. 1,340, Bro. Isaac N. Sherwood, Court Progressive, No. 254, died 3rd October, 1894.....	1000 00
No. 1,321, Bro. Jules M. Boileau, Court Glen Nation, No. 810, died 23rd August, 1894.....	1000 00	No. 1,341, Bro. Wm. Henry Little, Court Harmony, No. 57, was <i>accidentally killed on railroad</i> , 10th October, 1894.....	1000 00
No. 1,322, Bro. Jas. R. Cunning- ham, Court Pamola, No. 1607, died 28th August, 1894.....	1000 00	No. 1,342, Bro. Geo. Davison, Court Marmora, No. 1229, died 5th October, 1894.....	1000 00
No. 1,323, Bro. John McLandress, Court Maple, No. 155, was <i>acci-</i> <i>dentally killed on railroad</i> , 19th September, 1894.....	1000 00	No. 1,343, Bro. George Kinde, Court Sebewaing, No. 710, died 5th October, 1894.....	1000 00
No. 1,324, Bro. John H. Betts, M. D., Court Wolfe, No. 406, was <i>accidentally killed</i> , 23rd Septem- ber, 1894.....	1000 00	No. 1,344, Bro. Alex. Elder, Court Canada, No. 53, died 3rd Octo- ber, 1894.....	1000 00
No. 1,325, Bro. John Robarts, Court Los Angeles, No. 422, died 17th July, 1894.....	2000 00	No. 1,345, Bro. Chas. A. Switzer, Court Maxville, No. 943, died 3rd October, 1894.....	1000 00
No. 1,326, Bro. H. y D. Schwartz, Court Tittabawassee, No. 353, died 29th September, 1894.....	1000 00	No. 1,346, Bro. Thos. F. Dunn, Court Onward, No. 553, died 10th October, 1894.....	\$1000 00
No. 1,327, Bro. Robert Keyes, Court Washademoat, No. 1394, died 25th September, 1894.....	1000 00	No. 1,347, Bro. J. N. Carr, Court Zanesville, No. 1293, died 17th October, 1894.....	1000 00
No. 1,328, Bro. Stephen Searle, Court Gen. Gordon, No. 152, was <i>burned to death</i> , 21st Aug- ust, 1894.....	1000 00	No. 1,348, Bro. Strong Merrill, Court Lemore, No. 694, died 15th October, 1894.....	2000 00
No. 1,329, Bro. Alfred Henri- pain, Court Ville Marie, No. 1031, died 9th September, 1894.	2000 00	No. 1,349, Bro. Dr. J. W. Belton, Court Conway, No. 1138, died 10th September, 1894.....	1000 00
No. 1,330, Bro. M. P. Ketchum, Court Brighton, No. 404, died 29th September, 1894.....	3000 00	No. 1,350, Bro. Daniel O'Shea, Court Los Angeles, No. 422, died 4th October, 1894.....	2000 00
		No. 1,351, Bro. J. Q. Adams, Court Wellington, No. 21, died 22nd October, 1894.....	3000 00

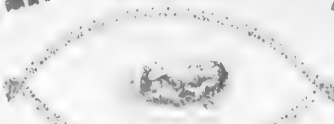
Wortman, 542, died \$1000 00	No. 1,352, Bro. David Mann, Court River Speed, No. 169, died 23rd October, 1894.....	\$1000 00	was accidentally killed on R.R., 22nd October, 1894.....	\$1900 00
Holman, 35, died 1000 00	No. 1,353, Bro. Harry Mason, Court Watchful, No. 572, died 11th October, 1894.....	1000 00	No. 1,373, Bro. Elisha Bateman, Court Mount Brydges, No. 183, died 21st November, 1894.....	1000 00
Balkwell, July, 1894 1000 00	No. 1,354, Bro. Wm. H. Bennett, Court Marion, No. 267, died 24th October, 1894.....	1000 00	No. 1,374, Bro. Wm. J. O'Neill, Court Pomona, No. 439, died 21st November, 1894.....	1000 00
Young, died 27th 1000 00	No. 1,355, Bro. Albert St. Amour, Court Chenier, No. 1551, died 5th October, 1894.....	1000 00	No. 1,375, Bro. Auguste Lacoste, Court Montcalm, No. 888, died 22nd September, 1894.....	2000 00
D. Todd, 1222, died 1000 00	No. 1,356, Bro. John Jas. Miller, Court Happy Retreat, No. 150, died 10th June, 1894.....	1000 00	No. 1,376, Bro. C. V. Hutchinson, Court Andover, No. 626, was ac- cidentally killed, 28th Novem- ber, 1894.....	1000 00
Whitney, died 4th 1000 00	No. 1,357, Bro. Isaac Hilliker, Court Eastman, No. 317, died 18th October, 1894.....	1000 00	No. 1,377, Bro. David F. Wilson, Court St. Mary's, No. 245, was accidentally killed, 22nd Novem- ber, 1894.....	1000 00
Hamilton, 148, died 1000 00	No. 1,358, Bro. Cyrus Clements, Court Kinsman, No. 1038, died 27th October, 1894.....	1000 00	No. 1,378, Bro. Samuel McKay Gordon, Court Robin Hood, No. 81, died 12th November, 1894..	2000 00
ll, Fergu- son, No. 114, 1000 00	No. 1,359, Bro. E. E. Gensel, Court Onward, No. 553, was accident- ally killed on R.R., 19th October, 1894.....	1000 00	No. 1,379, Bro. Alfred Belanger, Court Labelle, No. 851, died 23rd November, 1894.....	1000 00
ard Park, died 20th 1000 00	No. 1,360, Bro. John Laing, Court Tunnel, No. 159, died 23rd Oc- tober, 1894.....	2000 00	No. 1,380, Bro. Robert M. Waldo, Court California, No. 451, died 4th December, 1894.....	3000 00
Sherwood, 254, died 1000 00	No. 1,361, Bro. William Lamb, Court Valleyfield, No. 523, died 29th October, 1894.....	1000 00	No. 1,381, Bro. S. Kinder, Court Acadia, No. 102, died 1st Dec- ember, 1894.....	1000 00
Henry Little, 57, was railroad, 1000 00	No. 1,362, Bro. Robt. John Willis, Court Bolton, No. 308, died 2nd November, 1894.....	1000 00	No. 1,382, Bro. A. Montfort, Court Diana, No. 1,132, died 1st December, 1894.....	2000 00
Davison, 1229, died 1000 00	No. 1,363, Bro. William Bartley, Court Alberton, No. 1016, died 6th September, 1894.....	1000 00	No. 1,383, Bro. J. E. Goy, Court High Bluff, No. 965, died 28th August, 1894.....	1000 00
rge Kinde- r, No. 710, died 1000 00	No. 1,364, Bro. C. S. Jones, Court Drexel, No. 754, died 16th Nov- ember, 1894.....	1000 00	No. 1,384, Bro. Thomas Cook, Court Royal, No. 212, died 12th December, 1894.....	2000 00
elder, Court 3rd Octo- ber, 1894 1000 00	No. 1,365, Bro. Louis C. Hancock, Court Keystone, No. 832, was accidentally shot, 14th Nov., 1894	1000 00	No. 1,385, Bro. H. Laws, Court Balmoral, No. 269, died 21st Nov. 1894.....	1000 00
A. Switzer, 943, died 1000 00	No. 1,366, Bro. Lester B. Hodgkins, Court Niagara, No. 227, died 29th October, 1894.....	2000 00	No. 1,386, Bro. Thomas Lafon- taine, Court Bedford, No. 303, died 21st December, 1894.....	1000 00
F. Dunn, 553, died \$1000 00	No. 1,367, Bro. Wm. H. T. Perdue, Court Walkerton, No. 521, died 10th November, 1894.....	1000 00	No. 1,387, Bro. W. W. Laidlaw, Court Valley City, No. 73, died 9th December, 1894.....	1000 00
Carr, Court died 17th 1000 00	No. 1,368, Bro. Art. St. Laurent, Court Myrtle, No. 5, was acci- dentally killed on R.R., 3rd Nov- ember, 1894.....	1000 00	No. 1,388, Bro. George Downham, Court Notre Dame, No. 1,076, died 16th December, 1894.....	1000 00
ng Merrill, 694, died 2000 00	No. 1,369, Bro. Jas. Mulholland, Court Picton, No. 177, died 31st October, 1894.....	1000 00	No. 1,389, Bro. George Telford, Court Sherwood, No. 868, died 15th September, 1894.....	1000 00
W. Belton, 1138, died 1000 00	No. 1,370, Bro. Rev. C. E. Harris, Court Desmond, No. 187, died 25th September, 1894.....	1000 00	No. 1,390, Bro. W. B. Harding, Court Petrolia, No. 42, died 19th September, 1894.....	1000 00
iel O'Shea, No. 422, died 2000 00	No. 1,371, Bro. Oliver Forest, Court Bell, No. 1023, died 6th Novem- ber, 1894.....	1000 00	No. 1,391, Bro. Alfred F. Lay, Court Stadacona, No. 224, died 17th November, 1894.....	1000 00
dams, Court died 22nd 3000 00	No. 1,372, Bro. Chas. F. Davis, Court Forest Home, No. 431, was accidentally killed on R.R., 22nd October, 1894.....	\$1900 00	No. 1,392, Bro. Thomas Flint, Court Duart, No. 806, died 16th Dec., 1894.....	1000 00

No. 1,393, Bro. Walter Farlinger, Court Prescott, No. 871, died 21st December, 1894.....	\$2000 00	No. 1,403, Bro. Wm. Bamford, Court Listowel, No. 519, was <i>accidentally killed</i> , 21st December, 1894.....	\$1000 00
No. 1,394, Bro. Thomas Harris, Court Forest City, No. 8, died 13th December, 1894.....	1000 00	No. 1,404, Bro. John Robinson, Court Prescott, No. 871, died 28th December, 1894.....	1000 00
No. 1,395, Bro. A. W. Hollister, Court Grant, No. 386, was <i>drowned</i> , 19th November, 1894...	1000 00	No. 1,405, Bro. Rollie F. Lincoln, Court Unison, No. 410, died 1st January, 1895.....	1000 00
No. 1,396, Bro. Oscar F. Gross, Court Huntington, No. 1,437, died 24th December, 1894.....	2000 00	No. 1,406, Bro. Ed. Moran, Court Duck Lake, No. 1,109, died 3rd December, 1894.....	1000 00
No. 1,397, Bro. Herbert DeGray Dalby, Court Winnipeg, No. 13, died 16th October, 1894.....	1000 00	No. 1,407, Bro. C. Beatty, Court Allandale, No. 729, was <i>accidentally killed</i> , 20th Nov., 1894.....	1000 00
No. 1,398, Bro. Charles Siems, Court Flower City, No. 336, died 16th December, 1894.....	1000 00	No. 1,408, Bro. Richard Hodge, Court Carlingford, No. 856, died 21st December, 1894.....	1000 00
No. 1,399, Bro. Anthony S. Huston, Court White River, No. 1,094, died 28th December, 1894.	1000 00	No. 1,409, Bro. Morton Kendrick, Court Glen Buell, No. 378, died 10th December, 1894.....	1000 00
No. 1,400, Bro. George Buettner, Court Perry, No. 877, died 17th December, 1894.....	3000 00	No. 1,410, Bro. Orin E. Tallman, Court Philadelphia, No. 502, died 8th January, 1895.....	1000 00
No. 1,401, Bro. Samuel Mallett, Court Banner, No. 360, died 22nd December, 1894.....	1000 00	No. 1,411, Bro. H. S. Perry, Court Coatsworth, No. 1,357, died 21st December, 1894.....	1000 00
No. 1,402, Bro. George A. Lyle, Court Claremont, No. 486, died 6th November, 1894.....	1000 00	Total.....	\$1,707,000 00

Stamford,
 1919, was
 Decem- \$1000 00
 Robinson,
 1911, died 1000 00
 Lincoln,
 died 1st 1000 00
 n, Court
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 Tallman,
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 ry, Court
 died 21st 1000 00
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INDEPENDENT ORDER OF FORESTERS




CHARTER

Right Worthy High Court
 INDEPENDENT ORDER OF FORESTERS,
ONTARIO
EXECUTIVE COMMITTEE

Initiated into the Secret Mysteries of this Order
 on the _____ day of _____ 19____
 at _____

In Witness whereof we have signed the name of each of our members and of our High Court and of our



ORIGINAL CHARTER OF R. W. HIGH COURT OF ONTARIO.

RIGHT WORTHY HIGH COURT.

CHAPTER IX.

INSTITUTION OF THE HIGH COURT OF ONTARIO—COPY OF ORIGINAL CHARTER—INCORPORATED SEPTEMBER, 1878—HAS HAD A CONTINUOUS EXISTENCE TO THE PRESENT DAY—INSTITUTION OF OTHER HIGH COURTS.

AS the Right Worthy High Court of Ontario, which was instituted in June and incorporated in September, 1878, forms the connecting link between the old and the new dispensations, it deserves a more detailed and extended notice in the History of the Order than that of any other High Court.

As will be noticed hereafter, at the time of its institution in 1878 there were only eleven courts, all told, in Canada, and of these eleven, five were organized between February and June of 1878. As stated in a previous chapter, Court Hope, No. 1, was organized at London, Ont., on the 26th April, 1876, by Bro. Judge Randall, of Detroit, Mich. The charter members were nearly all seceders from Court Tecumseh of the A. O. F., the leaders being W. D. McGloghlon, John R. Peel, W. W. Fitzgerald, and George Wrigley. The next court of the I. O. F. was organized in Brantford, on the 6th June, 1876, under the name of Court Brant, No. 2, principally through the exertions of Bro. J. S. Hardy, who was subsequently appointed R. W. H. C. R. of Ontario by the M. W. H. C. R.

Bros. W. B. Shaw and F. Myers instituted the next court at Seaforth, on the 9th October, 1873.

The next court, which was instituted at London on the 29th November, 1876, was Court Maple, No. 4. It was composed principally of seceders from Court Beaver of the A. O. F. And

on the 16th February, 1877, Court Royal, No. 5. was instituted at St. Thomas by W. D. McGloghlon. Court Chatham, No. 6, was instituted on the 12th July, 1877, by Bros. W. D. McGloghlon, of London, and J. Doyle, of St. Thomas. Court Dufferin, No. 7, of London, came next, being instituted in February, 1878, by the M.W.H.C.R. himself. Then, Court Dominion, of St. Mary's, was instituted in March, 1878. Court V¹, No. 10, on the 24th May, 1878. Court Tecumseh, No. 11, of St. Thomas in June, 1878, a few days before the organization of the R.W.H. C. of Ontario. The custom which prevailed at this time was for the executive council to grant a dispensation for the institution of a court, the charter not being issued till after the next succeeding session of the M. W. H. Court, when the supreme body itself granted the charter. Hence it will be observed that at the organization of the R. W. H. Court of Ontario, the minutes of which will be presently given *in extenso*, a "Dispensation" for its institution was issued. Its charter not having been voted till the next succeeding session of the M. W. H. Court, held at St. Louis, Mo., in November, 1878. The original of this charter is still in the possession of the S.C.R., and may ' seen at the head office in Toronto, Canada. The following copy of the charter.

INDEPENDENT ORDER OF FORESTERS.

LIBERTAS, BENEVOLENTIA ET CONCORDIA.

CHARTER.

To WHOM IT MAY CONCERN—We, the Most Worthy High Chief Ranger and Right Worthy High Officers of the Most Worthy High Court of the Independent Order of Foresters of the United States of America, are duly authorized, empowered and ordered to present this Charter to our worthy and well beloved brothers now constituting the Right Worthy High Court of the Independent Order of Foresters of the Province of Ontario. Hereby confirming the action of the Executive Committee in granting a special dispensation to said Right Worthy High Court on the 17th day of June, 1878, and of their institution of said court on the 17th day of June, 1878.

Provided always that said court shall obey the Laws, Rules, and Regulations of the Order emanating from the Most Worthy High Court, and the legal commands of the Executive Committee; otherwise this Charter may be suspended or taken away at the decision and direction of this Most Worthy High Court.

And it shall be lawful for said court to cause to be Initiated into the secret

was instituted
Whatham, No. 6,
W. D. McGloagh-
Court Dufferin.

February, 1878,
Dominion, of St

V 1, No. 10.

1, on St. Thomas

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High Chief Ranger

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1878, and of their in-

Rules, and Regul-

High Court, and the

this Charter may be

f this Most Worthy

iated into the secret

mysteries of this Order any person or persons duly proposed and fully qualified according to the Laws, Rules, Regulations, Usages, Ceremonies and Charges of Independent Forestry, and all Past Chief Rangers now instituting said court, and hereafter to become members thereof, shall share in the privileges thereof and benefits arising from the objects and purposes of the Order, pursuant to the laws now in force, and such as shall henceforth be enacted by this Most Worthy High Court.

In witness whereof we have displayed the colors of our Order, subscribed our names and affixed the seal of the Most Worthy High Court, at the city of St. Louis, this 14th day of November, One Thousand Eight Hundred and Seventy-Eight.

W. B. HOKE, M.W.H.C.R. A. B. CALDWELL, R.W.H. Per. Sec.
EDWIN S. PIKE, R.W.H.V.C.R. E. KLAUBER, R.W.H.S.W.
HENRY GRIFFIN, R.W.H.T. D. MAYER, R.W.H.J.W.

The following are the minutes of the institution of the Right Worthy High Court of Ontario.

R. W. H. COURT OF ONTARIO.

On the 17th day of June, 1878, in the Foresters' Hall, corner of Queen and Colborne-streets, Brantford, pursuant to call, the representatives from the various courts in the Province of Ontario assembled to form a Provincial High Court.

At 2 o'clock, p.m., the convention was called to order by Bro. John S. Hardie, R.W.H.C.R. of Ontario. Bro. Robert M. Cordes, M.W.H.C.R. of the world, and Bro. A. B. Caldwell, R. W. H. Per. Sec., and founder of the Order, occupied seats on the right and left of the R. W. H. C. R. Bro. Hardie, after extending a cordial welcome to the officers of the M.W.H.C. and delegates, appointed the following officers *pro tem.*, and requested them to take their respective places:

H. V. C. R., George Lindley; H. Sec., J. Vanfleet; H. J. W., J. Scarfe; H. S. W., F. A. Meyers; H. J. W., J. McDougall; H. S. B., W. Williams; H. J. B., J. Brooks; H. Marshal, T. Fortune; H. Physician, Dr. Oronhyatekha; H. Messenger, J. Hooper.

The R. W. H. C. Ranger appointed the following Committee on Credentials:

P. C. R.—George Wrigley, Court Dufferin, No. 7.

" John McDougall, Court Flower of the Forest, No. 3.

" J. Vanfleet, Court Glen, No. 9.

A recess of ten minutes was then taken.

The Committee on Credentials reported the following brethren eligible, and entitled to seats as representatives from the courts in Ontario:

Bro. James Hooper, Court Hope, No. 1, London.

" James E. Spratt, " Brant, No. 2, Brantford.

Bro. J. S. McDougall,	Court Flower of the Forest, No. 3, Seaforth.
" Samuel Hooper,	" Maple, No. 4, London.
" James E. Brooks,	" Royal, No. 5, St. Thomas.
" Robert J. Halle,	" Chatham, No. 6, Chatham.
" George Wrigley,	" Dufferin, No. 7, London.
" Wm. Williams,	" Dominion, No. 8, St. Mary's.
" James Vanfleet,	" Glen, No. 9, Brantford.
" Dr. Oronhyatekha,	" Victoria, No. 10, London.
" Thomas Fortune,	" Tecumseh, No. 11, St. Thomas.

The following petition, praying that a High Court for Ontario may be instituted, was received :

To the High Court of the Independent Order of Foresters of the World.

THE PETITION OF

NO. OF P.C.R.

Court Hope.....	No. 1.....	4.
" Brant	No. 2.....	2.
" Flower of the Forest.....	No. 3.....	1.
" Maple.....	No. 4.....	2.
" Royal	No. 5.....	2.
" Chatham	No. 6.....	4.
" Dufferin	No. 7.....	1.
" Dominion.....	No. 8.....	1.
" Victoria	No. 10.....	1.
" Tecumseh.....	No. 11.....	1.

respectfully represent that at present they work under warrants granted by your Most Worthy High Body ; that at present they have nineteen Past Chief Rangers in good standing. They are of opinion that it would be of advantage to the Order to establish a High Court in the Province of Ontario. They therefore pray your Most Worthy High Body to grant a charter for a High Court in the Province of Ontario, to be located at Brantford.

Witness our hands and seals this 17th day of June, A.D. 1878.

JAS. HOOPER, P. C. R.

J. R. VANFLEET, *Representative of Court Glen, No. 9.*

ORONHYATEKHA, M.D., *Representative of Court Victoria, No. 10*

F. A. MEYERS, *Representative of Court Flower of the Forest, No. 3.*

T. FORTUNE, *Representative of Court Tecumseh, No. 11.*

J. E. SPRADY, D.D.H.C.R., *Representative of Court Brant, No. 2.*

JOHN H. MCDUGALL, *Representative of Court Flower of the Forest.*

SAMUEL HOOPER, P.C.R., *Representative of Court Maple, No. 4.*

J. E. BROOKS, *Representative of Court Royal, No. 5.*

ROBT. J. HALLE, *Representative of Court Chatham, No. 6.*

GEORGE WRIGLEY, *Representative of Court Dufferin, No. 7.*

W. WILLIAMS, *Representative of Court Dominion, No. 8.*

The above petition having been received and adopted, R. M. Cordes, Most Worthy High Chief Ranger of the World, read the dispensation.

INDEPENDENT ORDER OF FORESTERS.

To all whom it may concern.

I, Robert M. Cordes, Most Worthy High Chief Ranger of the Most Worthy High Court of the Independent Order of Foresters of the World, and the jurisdiction of the Order thereunto belonging :

LIBERTY, BENEVOLENCE, AND CONCORD.

Know ye, that, by virtue of the power in me vested, I do hereby authorize and empower our trusty and well-beloved Past Chief Rangers, duly and legally elected as representatives by the respective courts in Ontario, and, in convention assembled, to constitute a Right Worthy High Court in the Province of Ontario, to be known and hailed by the title of "The Right Worthy High Court of the Independent Order of Foresters, of Ontario," and I do further authorize and empower our said trusty and well-beloved Past Chief Rangers, and their successors, to hear and determine all and singular matters and things relating to the Order, within the jurisdiction of the said Province, according to the rules and regulations of the Most Worthy High Court of the World; to form and institute subordinate courts, Miriam Degree Courts, etc.; *PROVIDED* always, that the said Right Worthy High Court pays due respect to the Most Worthy High Court and the Executive Council, and the ordinances thereof; and *PROVIDED*, also, this dispensation shall be approved at the next session of the said Most Worthy High Court of the World, otherwise to be of no force or effect.

Given under my hand and the seal of the Most Worthy High Court of the World, at the city of New York, in the State of New York, this 17th day of June, 1878, and of our Order the 4th.

ROBERT M. CORDES,

M. W. H. C. R.

Attest,

A. B. CALDWELL,

R. W. H. Per. Sec.

The Most Worthy High Chief Ranger declared the Right Worthy High Court of Ontario duly and legally instituted and open for the transaction of business.

R. W. H. Per. Sec., A. B. Caldwell, at the request of the M. W. H. C. R., conferred the High Court degrees on all the representatives and Past Chief Rangers present.

R. W. H. C. R. Hardie appointed Bros. Williams, Spratt and Fortune a Committee on Permanent Organization.

The committee reported that they had nominated Bro. George Wrigley, of Court Dufferin, No. 7, London, for R. W. H. C. R.

Bro. S. Hooper nominated Bro. Oronhyatekha for R. W. H. C. R. Bro. Oronhyatekha declined.

Bro. James Hooper nominated Bro. Williams, who declined.

Bro. Dr. Oronhyatekha nominated Bro. Dr. Digby—declined.

On motion, it was ordered that the Secretary cast one ballot for Bro. Wrigley, which was done, and Bro. Wrigley was declared elected R. W. H. C. R.

The Committee on Organization then reported the following nominations:

Bro. W. Williams for H. V. C. R.

Bro. G. Lindley for High Secretary.

Bro. James E. Spratt for High Treasurer.

Bro. R. J. Halle for H. S. W.

Bro. Thomas Fortune for H. J. W.

Bro. J. S. McDougall for H. S. B.

Bro. James E. Brooks for H. J. B.

There being no other nominations, on motion, the Secretary was instructed to cast one ballot for each candidate, which was done, and the candidates declared elected.

The officers elect were installed by the M.W.H.C.R., assisted by the R.W. H. Per. Sec.

Bro. G. Wrigley, R.W.H.C.R. elect, having assumed the gavel, appointed the following officers:

Bro. W. J. Scarfe, of Court Brant, No. 2, High Marshal.

Bro. F. A. Meyers, of Court Flower of the Forest, No. 3, High Conductor.

Bro. Edwards, of Court Dufferin, No. 7, High Chaplain.

Bro. J. W. Digby, M.D., of Court Brant, No. 2, High Physician.

Bro. J. Vanfleet, of Court Glen, No. 9, High Messenger.

The R.W.H.C.R. appointed the standing committees, as follows:

Finance—Bros. W. J. Scarfe, F. A. Meyers, and George Glassco.

Correspondence—Bros. J. E. Brooks, R. J. Halle, W. T. Long.

Appeals—Bros. W. D. McGlochon, J. S. McDougall, T. Fortune.

By-Laws—Bros. Oronhyatekha, W. Williams, G. Lindley.

Petitions—Bros. J. E. Spratt, T. Fortune, J. H. McMeans.

State of the Order—Bros. J. H. Hardie, W. Williams, J. S. McDougall.

On motion, Bros. Hardie, Williams and Lindley were appointed a special committee to draft an address of condolence to the widow of our late Bro. W. B. Shaw, D.D.H.C.R. of the county of Huron, and a member of Court Flower of the Forest, No. 3, Seaforth, who died in April last, he being the first D.D.H.C.R. who has died in the Order.

On motion of Bro. Oronhyatekha seconded by Bro. J. Hooper, it was ordered that the High Treasurer be instructed to deposit all moneys received on account of the High Court in such chartered bank as the H. S. C. shall direct, to the credit of the R.W.H.C.R., High Secretary and High Treas-

urer for the time being, and that such funds shall be drawn only upon the joint cheque of the said R.W.H.C.R., High Secretary and High Treasurer, as the constitution and by-laws direct.

On motion of P.R.W.H.C.R. McGloghlon, seconded by R. J. Halle, H.S.W., it was resolved that in consideration of the auspicious and successful inauguration of this High Court by Bro. R. M. Cordes, M.W.H.C.R., and Bro. A. B. Caldwell, R.W.H. Per. Sec., these eminent brothers be made honorary members of this, the first British High Court of the Independent Order of Foresters. Carried by a unanimous standing vote.

On motion, the charter fee was fixed at *forty dollars* until the next High Court meeting.

On motion, it was resolved that all representatives to this Provincial High Court shall be eligible for any office in the gift of the said High Court.

The H.S.C. were, on motion, instructed to have this R.W.H.C. incorporated immediately.

It was resolved to hold the next High Court meeting at London, on the 4th Tuesday in September next.

On motion, it was resolved that all items and information on Forestry shall be published in the *Canula Casket*, and Bro. Oronhyatekha was appointed to make arrangements for publishing all Forestric items in the above journal.

On motion of Bro. Searfe, seconded by Bro. Halle, the constitution of the H. C. of the state of New York was adopted as the constitution of this High Court until altered.

After the customary votes of thanks, the High Court adjourned to meet in first annual session, in London, the following September.

It will be noted that at the very start, on the motion of Bro. Dr. Oronhyatekha, the foundations of the present incomparable financial system of the Order were laid. If this system had been copied by the Most Worthy High Court, the disaster which nearly destroyed the Order a year later would never have occurred.

The first Annual meeting of the Right Worthy High Court of Ontario, I.O. F., which lasted two days, opened in Court Dufferin Chambers, Baker Block, Dundas-street, London, Ontario, on Tuesday, 1st October, 1878, at 3 o'clock p.m., with the R.W.H.C.R., Bro. Geo. Wrigley, in the chair.

The following is a brief synopsis of the proceedings thereof :

The Committee on Credentials reported the following Delegates entitled to seats, viz. :

Court Hope, No. 1, London—Bro. John. R. Peel.

Court Brunt, No. 2, Brantford—Bro. J. H. McMeans.

Court Flower of the Forest, No. 3, Seaforth—Bros. F. A. Meyers and D. McNaught.

Court Maple, No. 4, London—Bro. Thos. Luscombe.

Court Royal, No. 5, St. Thomas—

Court Chatham, No. 6, Chatham—Bro. John Carpenter.

Court Dufferin, No. 7, London—Bro. J. H. Ley.

Court Dominion, No. 8, St. Mary's—Bro. E. W. Harding.

Court Glen, No. 9, Brantford—Bro. Geo. Glassco.

Court Victoria, No. 10, London—Bro. Dr. Oronhyatekha.

Court Tecumseh, No. 11, St. Thomas—Bro. John Doyle.

Court Oxford, No. 12, Ingersoll—Bro. J. Kent.

Court Lisgar, No. 13, Tilsonburgh—Bro. Rev. G. G. McRobbie.

Court Waterford, No. 14, Waterford—Bro. J. L. Barber.

Court Beaconsfield, No. 15, Woodstock—Bro. A. R. McCleneghan.

Court Clinton Maple Leaf, No. 16, Clinton—Bro. Peter Robb.

Court Lorne, No. 17, Watford—Bro. J. F. Aitken.

Court Rose of Toronto, No. 18, Toronto—Bro. Robert W. Abell.

Court Pride of the West, No. 19, Ingersoll—Bro. J. F. Morey.

The R. W. H. C. R. conferred the High Court Degree upon the Delegates and all visiting P. C. Rs. present, who had not previously received the degree.

The High Secretary read the minutes of the formation of the R. W. H. Court of Ontario, which, on motion of H. M., W. J. Scarfe, seconded by P. C. R. Bro. Oronhyatekha, were confirmed.

Certain charges against the R. W. H. C. R. were duly investigated and disposed of by the adoption of the report of the committee to whom it was referred.

Bro. Dr. Oronhyatekha then stated that as he was now completely vindicated he had no wish to pursue the matter any further, and moved, seconded by Bro. F. A. Meyers, that no further action against the R. W. H. C. R. be taken in this matter. Carried.

The High Court then proceeded with the election of officers, after which it adjourned to meet again at 9 o'clock in the morning.

The R. W. H. C. R. on the morning of the second day presented his annual report, from which we take the following extracts:

REPRESENTATIVES AND BROTHERS,

To-day we meet together for the purpose of holding our first regular annual session of the Right Worthy High Court of the Independent Order of Foresters of Ontario, to transact such business as may be laid before us in conformity to the Constitution and Laws; and I trust that upon this, as upon all future occasions of our assembling, our deliberations may be conducted in order and decorum, and that nothing may be said or done to engender

strife or anger between the brethren, or any sentiment awakened that may prove hostile to our happiness and the welfare and prosperity of this High Court and the subordinate courts which you have the honor respectively to represent.

Never since our noble Order was instituted, on that ever memorable day, the 17th day of June, 1874, by our well-beloved and venerable brother, Alonzo B. Caldwell, and started on its hallowed mission of Liberty, Benevolence and Concord, have we had greater cause to lift up our hearts and voices in praise and thanksgiving to our Great High Chief, for the manifold evidences of His approval of our humble efforts in the cause of caring for and protecting those who have joined us in our mission and become members of our common brotherhood. The most convincing evidences of our prosperity are the largely increased membership throughout America, our members having nearly doubled since the last meeting of the Most Worthy High Court; and in Ontario, the rapid increase both of the number of courts and membership, as well as the representation from the subordinate courts, to this Right Worthy High Court, which has increased from *eleven* on the 17th day of June last, when our High Court was established, to *twenty eight* upon the present occasion.

I have to report that in accordance with a resolution passed at our last session I, with the other members of our High Standing Committee, have taken such steps as have resulted in the incorporation of our Right Worthy High Court. It will, I know, be a source of gratification to you to know that this great key-stone to the stability and prosperity of our Order in this province, received the impress of the seal of the Provincial Government on the thirtieth day of September, the necessary proceedings for incorporation having been taken before His Honor Judge Elliott, of the city of London, and county of Middlesex, by Bro. W. H. Bartram, solicitor of this city. * * *

In the term during which I have held office, death has invaded our midst, Bro. Wm. Insell, P.V.C R. of Court Maple, No. 4, in this city, having been called from his labors here, to assume a position, we trust, in the High Court above. The necessary arrangements have been completed by Court Maple to have the endowment of \$1,000 paid to Mrs. Insell at an early date. * * *

The arrangements referred to above in R.W.H. Chief Ranger's address, as having been made by Court Maple, No. 4, was the appointment of an endowment treasurer to receive the moneys to be sent by the various subordinate courts for the benefit of the widow.

The following new courts have been organized since the formation of this Right Worthy High Court in June last :

Court Oxford, No. 12, Ingersoll.

Court Lisgar, No. 13, Tilsonburg.

Court Waterford, No. 14, Waterford.

Court Beaconsfield, No. 15, Woodstock.
 Court Clinton Maple Leaf, No. 16, Clinton.
 Court Lorne, No. 17, Watford.
 Court Rose of Toronto, No. 18, Toronto.
 Court Pride of the West, No. 19, Ingersoll. * * *

The H. Secretary, Bro. G. Lindley, presented his annual report, showing that since the organization of the R.W.H. Court of Ontario, on the 17th day of June last, the sum of \$364.46 had been received for new charters and supplies, including the sum of \$5 each from the eleven courts existing at the formation of the R.W.H.C., contributed for High Court charter, etc., the expenditure from June 17th, 1878, to the 31st September, 1878, for charters, supplies, etc., being \$329.45, leaving a balance on hand of \$35.01 in the High Court treasury. He said :

We have eighteen courts in the jurisdiction of this Right Worthy High Court in the province of Ontario ; being an increase of 7 new courts since the 17th June last.

The total number of members of subordinate courts in the jurisdiction is 491. Total amount of cash received by all the courts of Ontario during the year ending Oct. 1st, 1878, for all purposes, except for endowments and relief of sick and distressed, is \$2,545.51. Amount of expenditure for all purposes, except for endowments and payments for sick relief and distressed, \$1,867.62. Paid for relief of sick and distressed, except for endowments, \$295.63. Total value of property, and cash on hand, in all subordinate courts in Ontario, \$2,451.56.

Bro. G. Wrigley then installed Bro. Dr. Oronhyatekha R.W.H.C.R. of Ontario for the ensuing year,

The R.W.H.C.R. elect assumed the gavel and installed the following High Court officers :

H.V.C.R., Bro. Major A. R. McCleneghan, Woodstock.
 H.S., Bro. Ald. G. Lindley, Brantford.
 H.T., Bro. Robt. W. Abell, Toronto.
 H.S.W., Bro. W. J. Scarfe, Brantford.
 H.J.W., Bro. J. Carpenter, Chatham.
 H.S.B., Bro. G. Glasco, Brantford.
 H.J.B., Bro. T. Millman, M.D., M.R.S.C.E., Woodstock.

The R.W.H.C.R. also appointed and installed the following officers :

Bro. Rev. G. G. McRobbie, High Chaplain.
 Bro. Israel Kent, High Marshal.
 Bro. J. F. Aitken, High Conductor.
 Bro. Dr. Massecar, High Physician.
 Bro. J. L. Barber, High Messenger.

The election of two representatives from the R.W.H.C. of Ontario to the M.W.H.C. of the world, which meets at St. Louis, on the 12th November, was the next business in order. Bros. Oronhyatekha, Wrigley, Lindley and Williams were nominated. Bros. R.W.H.C.R. Oronhyatekha and High Secretary Lindley were elected by an almost unanimous ballot.

On the afternoon of the second day the High Court proceeded to consider and prepare a Constitution and By-laws for the High Court of Ontario, after which the Constitution and By-laws for the R.W.H.C. of Ontario were read and approved.

The H.S.C. were authorized to prepare a Constitution and code of By-laws for all Subordinate Courts working under this R.W.H.C.

Bros. W. T. Long, of Court Brant, No. 2, and J. Halle, of Court Chatham, No. 6, were elected auditors.

R.W.H.C.R. appointed the following standing committees :

Finance Committee—Bros. Thomas Luscombe, D. J. Campbell and J. H. McMeans.

Appeals—Bros. Dr. Millman, F. A. Meyers and J. Doyle.

By-laws—Bros. I. Kent, J. Barber and R. J. Abell.

Correspondence—Bros. A. R. McCleneghan, Rev. G. G. Robbie and P. Robb.

The charter fees for subordinate courts were fixed at \$45.

The sum of \$150 per year, dating from 17th June last, was voted as compensation to High Secretary.

Charters were granted by the R.W.H.C. to Court Oxford, No. 12 ; Court Lisgar, No. 13 ; Court Waterford, No. 14 ; Court Beaconsville, No. 15 ; Court Clinton Maple Leaf, No. 16 ; Court Lorne, No. 17 ; Court Rose of Toronto, No. 18. The dispensation to Court Pride of the West, No. 19, Ingersoll, was revoked by the R.W.H. Court, owing to the court having been improperly constituted.

Charges were preferred against one of the high officers, who, upon due trial before the High Court, was expelled.

It was resolved that the *Canada Casket* be continued as the official organ of this R.W.H.C., and that Bro. Dr. Oronhyatekha continue to act as editor for that part of the *Casket* appropriated to Forestry matters, subject to the control of the H.S.C.

It was resolved that the next annual High Court meeting be held in the City of Toronto on the last Tuesday in September.

High Chaplain Rev. G. G. McRobbie offered up the closing prayer, after which R.W.H.C.R. Bro. Dr. Oronhyatekha declared the R.W.H. Court duly and legally closed, to meet in annual session in the City of Toronto, on the fourth Tuesday of September, 1879.

The following was the first General Principles circular issued in Canada :—

INDEPENDENT ORDER OF FORESTERS,

Its Principles and Objects—Its Unsurpassed Benefits and small annual cost.

We desire to call your attention to the Objects of the Independent Order of Foresters.

This *benevolent* Order is based upon the broadest principles of mutual aid and fraternal intercourse in all the social and business relations of life. It combines the good qualities of the older Orders, rejecting such objectionable features as the experience of the past has proved to be unwise or impracticable. Its grand object is to unite in one *true brotherhood* all good men, without regard to sectarian creeds, political dogmas, or conditions in life; to provide for relief in sickness or disability; to establish upon the *Mutual Aid* plan a fund for the relief of widows and orphans of deceased members; to foster a spirit of co-operation in all departments of labor and commerce; assist the unfortunate and relieve the distressed; to encourage and protect the professional man, laborer, artisan, tradesman, or farmer, and all engaged in industrial pursuits.

Independent Foresters are taught by the principles of the Order, to be *Sober, Upright, and Conscientious*—willing to help, ready to relieve, and obedient to the laws of the country, so as to command respect from their fellow-men. In their domestic relations they are taught to be affectionate and trustful, as husbands; as fathers, regardless of the moral and material well-being of their children and dependents; as sons, dutiful and exemplary; and as friends, steadfast and true.

Upon these principles all good men are invited to become Independent Foresters.

Every court or lodge of the Independent Order of Foresters, from the very nature of its constitution, its objects, its duties, and its responsibilities, must be promotive of the moral, social, and intellectual interests of those connected with the Order.

The laws of the Order are simplified and most liberal, giving to each subordinate court the right to regulate its own domestic affairs and internal economy, while the Ritual is very beautiful, novel, and exciting, making the initiatory and other ceremonies most interesting and instructive.

All the brethren subscribe to a common fund. That fund is our bank, from which it is the right of every brother to draw, whenever the contingency for which the fund was subscribed may arise as freely as if the money was in the hands of his banker, and he had but to issue his own cheque for the amount. This is not benevolence but a right. But it is the glory of our Order that it does inculcate and enjoin the performance of acts of benevolence.

BENEFITS.

The benefits are great, while the fees and dues are less than in any other Society.

Each court provides for the attendance of a skilful physician during illness

or disability, and a weekly allowance of \$3, or more, during the time a member is unable to work.

On the death of a member, the court at once contributes towards the funeral expenses the sum of at least \$15. The usual sum fixed upon by courts in Ontario for funeral benefits is \$30, but it may be more. Then within *thirty days* after death, the wife, children or legal heirs, receive from the Order the sum of *one thousand dollars*.

Since the 15th March, 1878, to the 1st of November, the Order has paid out in this way the sum of *fifty-nine thousand dollars*; *three thousand* of which have been paid to the families of Canadian Foresters, viz., to the wife of Bro. John W. Simmons, of Wingham, member of Court Hope, No. 1; to Mrs. Jane Shaw, wife of Bro. Wm. B. Shaw, of Seaforth, member of Court Flower of the Forest, No. 3; and to the wife of Bro. Wm. Insell, of London, member of Court Maple, No. 4.

FEES AND DUES.

The initiation fee for charter members is *only three dollars*. The initiation fee after a court is instituted must be at least *five dollars*. It may be any higher sum than that, as each court may determine for itself. The annual dues may be either a uniform sum or based upon a sliding scale according to age. But this sum also must not be less than five dollars. The courts in Canada usually charge six dollars a year, or *only one dollar and a half* per quarter, or according to the following sliding scale:

21 to 30	\$5.00
30 to 35	6.00
35 to 40	7.00
40 to 45	8.00
45 to 50	9.00

The \$1,000 paid to the families of deceased brothers is made up by an assessment of *only ten cents* upon each member of the Order.

The amount of these assessments will depend upon the number of deaths in 10,000. The estimate of actuaries is 60 to 80 deaths in 10,000, thus making the cost to Foresters for an insurance of \$1,000, only from *six to eight dollars* a year, divided into monthly instalments.

Since the institution of the Independent Order of Foresters, over *four years* ago, up to October 1st, 1878, there have been 126 deaths, one of which was paid from the surplus funds and without assessment, thus making the cost for the endowment during the four years \$12.50, or only \$3.12½ *a year*. Thus then, as a matter of business, the Independent Order of Foresters insures its members' lives to the extent of a thousand dollars, for less than one-half the rate charged by insurance companies, and paid in small monthly instalments. You have only to ask any insurance agent for what he will insure your life for \$1,000, to be entirely convinced that ours is indeed surpassingly cheap.

To recapitulate, you get, besides the social privileges and fraternity advantages, during illness, medical attendance and \$3 a week, equivalent to at least

\$10 a week; \$30 funeral benefits; and \$1,000 to your family within thirty days after death. You pay after initiation, \$6 annual dues and \$8 for assessments, on account of endowment of \$1,000, making only \$14 per year as the total outside cost of Forestry.

We have a Supreme Court of the Order, called the "Most Worthy High Court of the World," composed of representatives sent by the R. W. H. Courts, who have charge and control of the endowments. On the first of each month, the Supreme Secretary, whose official title is "Right Worthy High Permanent Secretary," issues a circular to all the courts, giving the names of brethren who have died during the month just past, and the name of the Treasurer of the court of which the deceased was a member. On receipt of this circular, or within thirty days, each court sends the sum of ten cents for each member in good standing upon its books, to the Treasurers where deaths have occurred. Courts failing to remit the endowment assessments are reported at the end of the thirty days, and if within twelve days after, they have still not remitted, they are suspended, and so remain till they have paid up.

Thus far the Supreme Court has not taxed any of the High courts, or subordinate courts, but has supported itself from the charter fees and sale of supplies.

Under the M. W. H. Court, in each State or Province are Right Worthy High Courts, corresponding to Grand Lodges of other societies, who have control of all matters—except endowment—under the general laws of the Order.

Under the Right Worthy High Courts are the subordinate courts, who manage their local affairs under the laws of the High Court. All initiation fees and dues are in the custody and under the control of each subordinate court, for the purposes and objects of the Society. Thus far the Right Worthy High Court of Ontario, which is an incorporated body, and composed of the officers and representatives from subordinate courts, has supported itself from the charter fees and sales of supplies, and without one cent of tax upon its subordinate courts.

HOW TO FORM A COURT.

Great precaution must be taken to prevent bad memberships in the courts, and for intelligence and moral worth, we can safely say that no society can boast of a higher grade of character, as the leading members of all Societies have united with ours from the greatest rank; and no Society at the outset in this country ever began to grow so rapidly, or is now going ahead with such rapid strides, as Independent Forestry, and it is attracting the attention of all societies. It has been planted firmly in every leading State, and is now spreading in the far west and through Canada.

Any person coming well recommended may apply either to Dr. Orinhyatekha, R. W. H. C. R., London, or to Ald. Geo. Lindley, H. Secretary, Brantford, or to any D. D. H. C. R., for a printed application for starting a court in his locality, which must embrace fifteen good, sober and moral men.

and of sound health, and of not less than 21 or over 50 years of age. A competent physician must examine each candidate, and certify to his good health and sound constitution. Then, when \$45 are forwarded to G. Lindley, Esq., H. Secretary, I. O. F., Brantford, with the signed application, the new court will receive a dispensation charter, rituals and keys, printed instructions, copies of all laws, rules and regulations, book of forms, journals of proceedings, seal and press, together with the nine officers' regalias, of beautifully-made colors, of fine red, white and green merino cloth, gold and silver lace, and ornamented with the jewels, stars and devices peculiar to the Independent Forestry. And, to save expense, of High Officers, at the institution, on the court's recommendation of one of its number, the Right Worthy High Chief Ranger will appoint him Special D. D. High Chief Ranger, and forward him *sealed* instructions for institution.

It is, however, strongly recommended to have an experienced officer to institute the courts and give instructions in the private work.

While there is the Glenwood Degree or Encampment and the "Miriam Degree" for the wives, daughters and sisters of members, and the High Court Degree, the first degree given at initiation confers full rights and benefits in the Order.

Indeed the High Officers of Ontario rather discourage degrees. If you want degrees go into Masonry, where you will get it in all its beauty and sublimity, but if you want *solid, substantial benefits, at the least possible outlay*, join the Independent Order of Foresters.

We can not better conclude this article than by giving the following testimony of the character and work of the Order, taken from the *Huron Expressor*, Seaforth, of August 2nd, 1878:

The following letter was received by Court Flower of the Forest, No. 3, Independent Order of Foresters, from Mrs. Shaw, which we are requested to publish. The letter speaks for itself: "To the Independent Order of Foresters—I, the undersigned, having received great and tangible kindness at the hands of your members, consider it my duty to write these few lines, expressive of my feelings towards your noble Order. My husband (William B. Shaw) joined this Order on its institution in Seaforth, being one of the charter members of Court Flower of the Forest, No. 3, Seaforth, and during that time paid in the sum of only \$19.90. On his death, on the 21st of April last, the Order instantly responded to its duties. In the first place, the court to which he belonged immediately paid his funeral benefits, amounting to \$30. During his sickness he was furnished medicine and medical attendance at the expense of the court. Then, as soon as it was possible, I received the amount of his endowment, amounting to \$1,000, which was paid to me as soon as received by the trustees of Court Flower of the Forest. I have also to state that during his illness and after his death, I received the greatest kindness and most sympathetic treatment from the individual members of Court Flower of the Forest, which I shall ever remember. Now, I beg to

state that, in returning my sincere thanks, my earnest prayers will ever be with your noble Order, hoping that it may ever succeed and prosper in its mission of peace, love, and charity, and in so nobly and promptly relieving the wants and cheering the heart of a grieved widow in her sorrow.

MRS. JANE SHAW.

ALD. G. LINDLEY, ESQ.,
H. Secretary, Brantford, Ont.

ORONHYATEKHA,
R. W. H. C. R., London, Ont.

The defalcation of ex-Treasurer Griffin, as was to be expected, had a most disastrous effect upon Independent Forestry. Mumbings of secession were heard throughout the entire Order, and in the High Court of Ontario the feeling for immediate secession was stronger, perhaps, than in any other jurisdiction within the territorial limits of the Supreme Court. Indeed, the agitation became so wide-spread that it was deemed best to call the High Court together in special session, which was accordingly done, and the High Court met in London.

The minutes, not only of this special session, but of the adjourned regular session, held at the same time as that of the Supreme Court session, which was held in London in 1879, also the sessions of the High Court in Ottawa in 1881, and at Hamilton in 1882; together with the special session held in London in 1882—all being more or less intimately associated with the Supreme Court history—are given in connection therewith in Chapter IV.

The second annual session of the Right Worthy High Court of Ontario was held in the city of Toronto, on the 11th day of September, 1879.

The session was opened at 9 o'clock, a.m., in the Knights of Malta Hall, Adelaide-street, with Dr. Oronhyatekha, R. W. H. C. R., in the chair. The following officers of the R. W. H. Court answered to the roll call:

R. W. H. C. R., Bro. Dr. Oronhyatekha.
H. Secretary, Bro. George Linell.
H. Treasurer, Bro. R. W.
H. S. B., Bro. George Glass.
H. Chaplain, Bro. Rev. G. G. McRobbie.

The R. W. H. C. R. appointed the following brothers to fill the

vacancies caused by the absence of officers of the High Court, viz: As H. V. C. R., Nelson Green; H. S. W., J. W. Jones; H. J. W., E. C. Clarke; H. J. B., James Mackie; H. Marshal, E. H. Raymore; H. Messenger, R. J. Halle; H. Conductor, E. Field.

The report of the R.W.H.C.R. was presented, taken as read and distributed to all representatives and members present.

REPORT OF THE R.W.H.C.R.

HIGH COURT ROOMS,
INDEPENDENT ORDER OF FORESTERS,
TORONTO, 11th Sept., 1879.

Officers and Representatives of the Right Worthy High Court of Ontario:

BRETHREN,

It becomes my pleasing duty to open this the Second Annual Session of our High Court; and while it is a source of gratification to see the old familiar faces, we gladly welcome those of you who for the first time meet with us in High Court.

Before entering upon the arduous labors of this most important session, let me invite you, one and all, to unite with me in returning thanks to the Great High Chief, the Supreme Ruler of the Universe, for the manifold mercies shown to us, and for the continued success and prosperity which has been vouchsafed to our Order.

STATE OF THE ORDER.

I think we have every reason for congratulations at the progress we have made during the trying year just ended. At our last annual Session we had 19 courts on our register, with a membership of less than 500. To-day we have 44 courts on our register, with a membership of over 1,000; and with separation in regard to Endowments consummated, I have reason to believe that our membership would increase to 2,000 within three months.

COURT PRIDE OF THE WEST, NO. 19.

In accordance with the instructions of the High Court, immediately after the close of the annual session last year I visited Ingersoll and endeavored to obtain assent of Court Oxford, No. 12, for the legal institution of Court Pride of the West, No. 19. The members of Court Oxford, however, almost unanimously refused to assent to the institution of a second court in their town, and in consequence I was compelled to notify the applicants for a charter for a second court that their application could not be entertained. As a majority of the applicants had been led into the affair innocently, I thought it but just that we should refund the fees received, or give them cards to enable them to join other courts as card members. After considerable cor-

respondence, they signified their desire to be refunded the fees, and I at once instructed the High Secretary to pay back the fees to the applicants, on the dispensation and other property being returned to him, which was accordingly done.

COURT DOMINION, NO. 8.

Soon after I came into office I received information that this court was largely in arrears for endowment calls. I regret to say that that fact, taken in connection with the unworthy conduct of its leading member, and ex-High Officer of this court, eventuated in the downfall of the court. I have not made a demand for the books and other property of the court, because I have reason to hope that immediately on separation the court can be resuscitated and put into the hands of honorable brethren, of whom there were many in the old court.

COURT BRANT, NO. 2.

A majority of the members of this court, under the leadership of Mr. J. E. Spratt, immediately after the payment by the Order of \$1,000 to the widow and orphans of our late Brother Thos. Spratt, issued to the courts certain incendiary documents, inviting co-operation in their disloyal work. Antipathy to the members of the H.S.C. residing in Brantford was alleged to be the chief cause of their action. But when the matter was brought before a full meeting of the High Standing Committee it was made very plain that the sole and only cause for the course taken was lust after place and power, and the climax of absurdity was reached when the malcontents formed themselves into "A Canadian Order of Independent Foresters," and elected each other as the High Officers. It was deemed best for the present for the loyal minority to attach themselves to Court Glen, No. 9, instead of endeavoring to hold the charter of Court Brant, No. 2. I have no doubt, however, but that in a short time this court will again be in its place in the Order.

The remaining courts, generally, are in a healthy state, one or two being dormant; but I expect, as soon as we are set apart by the M.W.H. Court, they will become active working courts again. The elements of discord which were present at the beginning of the year have all disappeared, and I am happy to tell you that there is entire harmony in the Order and a bright future before us.

DEFALCATION OF EX-TREAS. GRIFFIN.

The defalcation of ex-Treasurer Griffin entailed a loss to the Order at large of about \$6,000, which has all been paid from the surpluses. Great credit is due to the M.W.H.C.R., Bro. Judge Hoke, but more especially to that staunch friend of the Order, the indefatigable R.W.H.P. Sec., Bro. A. B. Caldwell, for the energy, promptitude and wisdom of their actions, so soon as the ex-Treasurer's wrong-doing was suspected. I hope to see accorded by the Order a suitable recognition of their eminent services. * * *

THE HIGH STANDING COMMITTEE.

During the year I have been obliged to call the H. S. C. together a number of times, entailing considerable expense upon the High Court. Doubtless, during the coming year, these meetings will be less frequent, as the machinery of the Order is now in better running order. But in any event, for the ordinary executive work, the committee is too large. I would recommend that the J. P. H. C. R. be added to the committee, in order to avoid the possibility of a deadlock at any future time, and that the full committee be called together only on extraordinary occasions, and that the J. P. H. C. R., R. W. H. C. R., H. V. C. R., H. S., and H. Treasurer be constituted the Executive of the H. S. C., with three for a quorum, to do the ordinary executive work.

ENDOWMENT LAW.

In view of separation as to endowments, I beg to submit for your consideration the following Endowment Law. Under it, it is estimated that, with the careful medical selection which is now being made, the proposed monthly assessments would yield a surplus of from 30 to 40 per cent., which can be laid to rest, to provide against contingencies of accidents or epidemics. The proposed Endowment Law is respectfully submitted to your careful consideration and judgment, with the hope that you will make it as perfect as is possible, and thereby ensure the permanency and prosperity of the Order we love.

The Endowment Law of the R. W. H. Court of Ontario, adopted in annual session, Sept 11, A.D. 1879, to take effect Oct. 1, A.D. 1879 :

SEC. 1.—There shall be three classes, viz., Class A, Class B, and Class C. The endowment benefit, payable 30 days after proof of death, shall be as follows, viz. : In Class A, \$500 ; in Class B, \$1,000 ; in class C, \$2,000.

SEC. 2.—Each candidate, on initiation, shall declare in which class or classes he desires to be enrolled, and the R. S. shall forthwith, under the seal of the court, transmit a duplicate copy—one to R. W. H. C. R., and one to the H. S.—the name in full of the newly initiated brother, his post office address, and the class or classes in which he has been enrolled. He shall also send to the H. S. the enrolment fee provided in Sec. 6 of this Endowment Law.

SEC. 3.—A member may at any time be enrolled in any two, or in all three classes ; but in every case, where a member desires to be enrolled in any additional class, he shall first pass an extra medical examination, and must be approved of by the Board of Medical Referees before he can be enrolled in such additional class or classes ; and a suspension in any one class, by reason of non-payment of assessments, shall work *ipso facto* a suspension in all.

SEC. 4.—Any member, who is enrolled in any more than one class, may, at any time, drop all the classes except one, by giving notice in writing of such desire to the R. S. of the court, and by payment in full of all the assessments which shall have fallen due upon the class or classes proposed to be relinquished, on the next succeeding month after the notice to the R. S. of the

court ; and the R. S. shall at once transmit to the R. W. H. C. R., and H. S., due notice of such change of enrolment.

SEC. 5.—On the death of a brother in good standing, his wife, or heirs, shall receive the sum or sums designated in Sec. 1 of this Endowment Law, according to the class or classes in which the deceased was enrolled at the time of his death ; such amount to be paid out of the endowment fund of the R. W. H. Court.

SEC. 6.—Each candidate, on his initiation, shall pay an enrolment fee, over and above his initiation fee, according to the following scale :

	Class A.	B.	C.
25 years and under	\$0 50	\$1 00	\$2 00
26 to 30 years of age	60	1 20	2 40
31 to 35 "	70	1 40	2 80
36 to 40 "	80	1 60	3 20
41 to 45 "	90	1 80	3 60
46 to 50 "	1 00	2 00	4 00

SEC. 7.—Each member of the Order in good standing shall pay, at the first regular meeting of each month, sums according to the following scale, according to his age at initiation :

	Class A.	B.	C.
25 years and under	\$0 30	\$0 60	\$1 20
26 to 30 years of age	35	70	1 40
31 to 35 "	40	80	1 60
36 to 40 "	45	90	1 80
41 to 45 "	50	1 00	2 00
46 to 50 "	55	1 10	2 20

SEC. 8.—The R. W. H. C. or the H. S. C. may, at any time (but only to provide for deficits on endowment account that may occur, and for no other purpose), order an extraordinary assessment, and which shall be according to the following scale, according to age, and shall be payable on the first regular meeting night of the month next succeeding assessment :

	Class A	B	C
25 years and under	5 cts.	10 cts.	20 cts.
26 to 30 years of age	6	12	24
31 to 35 "	7	14	28
36 to 40 "	8	16	32
41 to 45 "	9	18	36
46 to 50 "	10	20	40

SEC. 9.—Upon the first regular meeting night of each month it shall be the duty of the F. S. to present to the court a report upon the form prescribed by the R. W. H. Court, giving a full account of all the members in good standing at the beginning of the month, number of initiations and admissions by card, deaths, suspensions and expulsions, and withdrawals by card, together with the sum to be paid by each member on account of endowments,

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and the total of all these sums ; which report shall be verified and attested by the C. R. and R. S., under the seal of the court, and immediately transmitted to the H. S.

SEC. 10.—Upon the presentation of the monthly assessment report by the F. S. (or if the F. S. fails to report, the C. R. will immediately appoint a committee of two brethren to prepare said report, to be presented the same evening), the C. R. and F. S. shall draw an order at once for the sum called for by such monthly assessment report, and have the same transmitted by draft or P. O. money order, without delay, to the High Treasurer. * * *

There were 23 sections in the proposed law, but the above give a fair idea of its nature and scope. It will be observed that it was proposed to give from \$500, to \$3,500 of a benefit. But the changes were altogether too radical and stood no chance of being adopted in a body which had heretofore dealt with only a \$1,000 benefit and with a uniform rate of assessment of ten cents for all ages. The H. C. R. continued his report as follows :

SUPPLIES.

The supplies we had to purchase from the E. C. entailed considerable expenses in the way of expressage and customs dues. Accordingly, the H. S. and myself pressed upon the M. W. H. Court, at St. Louis, for permission to print our own supplies, and the following motion was carried :—"That the R. W. H. Court of Ontario, in view of the heavy customs duties payable on all supplies, be permitted to manufacture their own supplies, on payment of such royalty or tax on materials furnished by the M. W. H. Court, as may be agreed upon by the E. C. and the High Court of Ontario." Subsequently, I was informed by the H. S. that the royalty agreed to be paid was 15 per cent., which was the profit made by the E. C. on the supplies sold by them. On learning of this, I communicated with Bro. A. B. Caldwell, and represented to him that as the M. W. H. Court would in future be obliged to carry no stock on our account, and as it was relieved of all trouble of printing and mailing or expressing supplies, but simply to receive so much per centage on the sale of supplies, I thought ten per cent. was ample, fair and just. I am happy to report that these representations were fraternally considered, and the royalty placed at 10 per cent. instead of 15 per cent. The printing for our supplies was then given out by tender, and I believe you will find that we have duly guarded your interests by getting it done at the lowest possible rates.

RITUAL.

Under the operation of the above resolution, we had authority to print rituals as well, and when the stock of old rituals was exhausted, it became a matter of consideration whether we should re-print the old ones or try to

make improvements upon them before issuing a new edition. I accordingly made application, and in due time received permission to make alterations in the old rituals, after which it was immediately submitted to a meeting of the H. S. C. With the assistance of Bros. Lind ey and Glasco the work was begun, and in due time completed and published. I have reason to know that those of our courts who had the old and exchanged them for the new have been eminently satisfied with the changes made, and I hope our new ritual will be adopted by the M. W. H. Court. Of course, we shall be obliged to replace these rituals should the M. W. H. Court adopt another ritual. * * *

THE MEDICAL BOARD OF REFEREES.

At the special meeting of the High Court, held in March last in London, it was ordered that all medical examinations be submitted to the review of a Board. The H. S. C. accordingly appointed Dr. Millman, J. B., Dr. McKay, of Court Oxford, No. 12, and myself as such Board. I can speak with confidence of the eminent fitness of my colleagues on the Board, both of whom have taken the highest honors in their profession. Since the establishment of the Board, I can safely say your medical selection for membership has been as good as any institution in the land, and during the short time that the Board has been in existence we have rejected eight, some of whom had been passed by the local examiners.

AGE OF ADMISSION.

While I think it wise not to interfere with the limit of 50 years as the maximum age for admission to our Order, I see no reason why provision should not be made whereby in certain cases persons can be initiated who are younger than 21 years of age. I have been compelled to refuse dispensations to initiate young men of 19 and 20, whose fathers were members of the Order and anxious to have their sons admitted to membership. I would recommend you to so amend our laws that in certain cases, upon the advice of the Executive, the R. W. H. C. R. should have power to grant dispensations for the admission of young men between the ages of 18 and 21.

ARCHERY.

A professional gentleman, an enthusiastic Forester, recently suggested to me to recommend the organization of "Archery Clubs" in connection with our courts, in which not only Foresters, but their wives and daughters and lady friends, could take part, and in this way, while contributing to their physical development and health, enlist more actively their sympathies in our great work. I believe any subject which has a tendency to increase the health of those dependent upon us is well worthy our consideration. I therefore submit this matter for your consideration, with the knowledge that archery is one of the most efficient health-giving exercises that we could engage in; and in the hope that you may give practical effect to the recom-

commendation—and then, perhaps, in time you might hope to approach the magnificent physique, great powers of endurance and other manly and noble qualities which were possessed in an eminent degree by my people, the Six Nations Indians, and other Indian races upon this continent, before we were corrupted by the white man. * * *

REGALIA.

In the matter of regalia, I find considerable objection among the membership to the present style. I submit for your consideration the design here presented, to be worn on the left breast—the gold for High Court officers, members and deputies, and silver for officers and members of subordinate courts. It is at once neat, compact and less expensive than the present regalia, and, with the addition of a simple scarlet sash for street parades, would make the regalia unequalled by any other Society.

NEW COURTS.

Dispensations have been granted to the following courts, and instituted as under :

ONTARIO.

- Court Louise, No. 19, Corunna ; instituted by C. D. Ross, Oct. 28, 1878.
- Court Cyprus, No. 20, Mitchell ; instituted by Dr. Oronhyatekha, Oct. 18, 1878.
- Court Wellington, No. 21, Drayton ; instituted by Dr. Oronhyatekha, Oct. 22, 1878.
- Court Rose of Kent, No. 22, Ridgetown ; Instituted by R. J. Halle.
- Court Oronhyatekha, No. 23, Hamilton ; instituted by Dr. Oronhyatekha, Nov. 5, 1878.
- Court Princess Alexandra, No. 24, Brussels ; instituted by Dr. Oronhyatekha, Nov. 19, 1878.
- Court Maitland, No. 25, Wingham ; instituted by Dr. Oronhyatekha, Nov. 20, 1878.
- Court Royal Oak, No. 26, Listowel ; instituted by F. A. Meyer, Dec. 13, 1878.
- Court Douglas, No. 27, Blueville ; instituted by F. A. Meyer, Jan. 23, 1879.
- Court Pride of Kent, No. 28, Bridge End ; instituted by R. J. Halle, Feb. 26, 1879.
- Court Peterboro', No. 29, Peterboro' ; instituted by G. Lindley, Feb. 27, '79.
- Court Napanee, No. 30, Napanee ; instituted by Dr. Oronhyatekha, April 19, 1879.
- Court Pride of the West, No. 31, Londresboro' ; instituted by P. Robb, April 25, 1879.
- Court Goderich, No. 32, Goderich ; instituted by Dr. Oronhyatekha and G. Lindley, April 16, 1879.

Court Moira, No. 33, Belleville ; instituted by Dr. Oronhyatekha, April 22, 1879.

Court Hamilton, No. 34, Hamilton ; instituted by Dr. Oronhyatekha, May 22, 1879.

Court Prince of Wales, No. 35, Palmerston; instituted by Dr. Oronhyatekha, May 23, 1879.

Court Rose of Victoria, No. 36, Victoria Road ; instituted by D. B. Sandford, June 11, 1879.

Court Frederick, No. 37, Delhi ; instituted by Col. Attwood, Aug. 1, 1879.

Court Thames, No. 38, Beachville ; instituted by Dr. Oronhyatekha, Sept. 4, 1879.

Court Amity, No. 39, Hamilton ; instituted by Dr. Oronhyatekha, Aug. 22, 1879.

QUEBEC.

Court Beaver, No. 1, Lennoxville ; instituted by E. L. Hunting, Dec. 21, 1878.

Court St. Francis, No. 2, Sherbrooke ; instituted by E. L. Hunting, Jan. 29, 1879.

Court Myrtle, No. 3, Richmond ; instituted by Edwin Cleveland, Aug. 4, 1879.

MANITOBA.

Court Prairie Flower, No. 1, Emerson ; instituted by Chas. Perry, Oct. 28, 1878.

CONCLUSION.

I now beg to return to you the high and important trust which you placed in my hands at our last annual session. To my colleagues upon the High Standing Committee I beg to return my grateful acknowledgments for many kindnesses, encouragement and generous support; and to the members at large for the fraternal consideration and courtesy I have received at their hands at all times and upon all occasions.

I have endeavored to do my duty to you without fear, favor or affection, and over my many shortcomings I am sure you will throw that mantle of charity which ought to be the distinguishing characteristic of every true Forester.

Submitted in L., B. & C.,

ORONHYATEKHA,

R. W. H. C. R.

After the reading of the report and fixing the hour of meeting, the R.W.H. Court adjourned at 12:30 until 2 p.m.

At the afternoon session, the report of the R.W.H.C.R. was taken up and considered clause by clause.

All the clauses up to the seventh in the R.W.H.C.R.'s report were passed.

On motion to pass clause 7, relating to the High Standing Committee, an amendment was moved by Bro. Jones, seconded by Bro. Lindley, that the

proposed change in the H.S.C. be not adopted. The amendment was lost, and the original motion to pass the clause and adopt the recommendation contained therein was carried.

The further consideration of the report was then postponed to the evening session.

The report of the High Secretary was presented, taken as read, and distributed. The following extracts are taken therefrom :

To the Officers of the R. W. H. Court, Representatives of Subordinate Courts, and to all the Members of the I O. F. in the Jurisdiction.

TORONTO, September 11th, 1879.

BROTHERS,

It gives me unfeigned pleasure to meet you once more, and to present for your approval my second annual report. * * *

Since our last meeting, 21 new courts have been instituted in Ontario, 3 in Province of Quebec, and 1 in Manitoba, making 25 new courts instituted during the past year.

In the early part of last month I sent a printed form to each court for a return of the members, receipts, expenditure, etc., etc., for the purpose of laying this information before you, as well as for transmission to the M. W. H. C., as required by law. I am sorry to say only 24 courts out of the 35 courts in good standing have sent in their returns, and some of these are very imperfect. The 24 courts who have reported show a total membership of 666; their receipts from all sources, except for endowments, are \$3,379.22; the expenditure for current expenses is \$1,970.20; for sick and relief, \$352.25; the total value of court property, \$2,172.20; and cash on hand and invested, \$743.03. * * *

The report of the R. W. H. Secretary concluded with a detailed statement of the receipts and expenditures.

The afternoon session was taken up with the election of officers, and at the evening session the Endowment Law, proposed by the R. W. H. C. R., was taken up for consideration, clause by clause.

On motion to adopt the first clause, the yeas and nays were taken, and resulted in 16 yeas and 22 nays. The first clause was therefore declared rejected.

The first clause having been lost, the R. W. H. C. R. proposed to postpone the further consideration of the new Endowment Law to next session of the High Court. Carried.

On the next clause, relating to the Medical Board of Referees, it was moved by Bro. W. S. Williams, seconded by Bro. Dr. U. M. Stanley, that the Board of Medical Referees be re-appointed—the Board to consist of Drs.

Oronhyatekha, Millman, and the physician of this R. W. H. Court, yet to be appointed. Carried.

On the paragraph on age of admission, it was moved by Bro. N. Green, seconded by Bro. Dr. Stanley, that in accordance with the recommendation of the R. W. H. C. R., candidates be admitted from the age of 18 to 50 years. Carried.

On the Regalia clause, it was moved by Bro. Col. Attwood, seconded by Bro. Halle, and resolved, that the design of the R. W. H. C. R., submitted in lieu of the present regalia, be adopted. Carried.

The remaining clauses of the report were adopted and passed.

It was resolved that a committee of three be appointed to consider and draw up an endowment scheme based on the circular issued by Court Royal Oak, No. 26, and the R. W. H. C. R. appointed Bros. Halle, Clark, and Dr. Stanley on said committee.

The R. W. H. Court adjourned at 11 p. m. to meet again the next day.

SECOND DAY.

The R. W. H. Court was formally opened by R. W. H. C. R. Dr. Oronhyatekha at 9 a. m., and the High Court degree conferred on all members who had not previously received the same.

Bro. R. J. Halle presented the Auditors' report, which was received and adopted as follows :

Toronto, 12th Sept., 1879.

To the High Court of Ontario.

We, the undersigned Auditors, have examined the accounts of the H. C. R., Dr. Oronhyatekha, and having compared the various items with the vouchers, find them all correct.

The following is the summarized statement of the accounts :

CR.

By cash paid for expenses to St. Louis and return.....	\$82 75
“ “ letter press, books, stationery, and sundries.....	35 05
“ “ postage and telegrams.....	108 50
“ “ travelling expenses	37 50
“ “ cut for seal of High Court.....	4 00
“ “ <i>London Advertiser</i> for printing.....	16 00
“ “ material for 57 regalias	11 70
“ “ making 57 regalias	11 40
“ “ Col. P. H. Attwood, for travelling expenses and commission instituting courts	24 75

\$331 65

Dr.

By cash received from G. Lindley, per A. B.	
Caldwell	\$50 00
" Char. fee, Court Oronhyatekha, 23.....	45 00
" " " P. Flower, 1, Man.....	45 00
" " " Louise, 19	9 72
" sale of supplies	48 00
	<hr/> \$197 72
Balance due Dr. Oronhyatekha.....	\$133 93

Besides the above balance, Bro. Dr. Oronhyatekha, H. C. R., has made himself personally liable by accepting a draft from the Messrs. Henry Bros., for the sum of \$127.00, on account of printing done for the High Court.

We deem it but just and right to the H. C. R. to add that he received during the year, altogether from subordinate courts, for expenses as instituting officer and dedicating halls, \$24.00; for medical examinations of charter members received from Courts Napanee, Moira, Harriston and Prince of Wales, \$47.00; making a total of \$72.00. For this sum of \$72.00, the H. C. R. examined seventy-two candidates; travelled over 2,600 miles, paying his own travelling expenses, and was absent from his office 31 days; and in every case where any fees were paid to him for medical examinations of charter members, he paid his travelling expenses as instituting officer out of such medical fees, thereby saving the court the travelling expenses of an instituting officer. And that during the year he travelled in the interests of the Order altogether over 6,000 miles, and was absent from his business and home 69 days, towards the expenses of which, exclusive of the expenses of the trip to St. Louis, the High Court contributed \$37.50, subordinate courts \$24.00, total \$61.50; the balance having been paid by the H. C. R. out of his own private funds, \$47.00 of which was earned as medical examiner, as above indicated.

Submitted in L., B. and C.,

R. J. HALLE,
E. S. CUMMER,

Auditors.

The P. R. W. H. C. R., Bro. Dr. Oronhyatekha, then installed the officers elect as follows:

R. W. H. C. R., Rev. G. G. McRobbie; R. W. H. V. C. R., N. Green; R. W. H. Sec., G. Lindley; R. W. H. Treas., W. S. Williams; R. W. H. S. W., E. C. Clark; R. W. H. J. W., Joseph Greenfield.

The bonds of the High Treasurer were fixed at present at \$2,000, and that of the High Secretary at \$500, the bonds to be taken in some responsible Guarantee Company, at the expense of the High Court. The High Standing Committee were instructed to increase the amount of the bonds when found necessary.

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Moved by Bro. Halle, seconded by Bro. Clark, that the thanks of this R. W. H. Court be given to the retiring officers of the High Court for their services during the past year. Carried.

P. R. W. H. C. R., Dr. Oronhyatekha, replied in a very eloquent speech, going over the labors of the past year, and expressing the pleasure he and his colleagues had felt in the performance of their duties.

Moved by Bro. W. S. Williams, seconded by Brother Scarfe, that \$200 be voted to Dr. Oronhyatekha, P. R. W. H. C. R., as a small token of appreciation for past services in the Order.

Bro. Oronhyatekha returned thanks, and stated that he did not wish the sum granted paid to him until all indebtedness of the High Court was paid, and the funds were on hand.

The salary of the High Secretary was fixed at \$200 per year, payable monthly.

Moved by P. R. W. H. C. R., Dr. Oronhyatekha, seconded by Bro. Cummer, that the officers' regalia be struck out of the supplies furnished to new courts. Carried.

It was resolved that a commission of \$10 be paid out of the charter fee for establishing new courts, after which the R. W. H. Court adjourned at 12.30 p.m., till 2 p.m.

Court opened at 2 o'clock p.m., the R. W. H. C. R. in the chair.

The committee appointed to report on a scheme of endowment, based on the one named in the circular issued by Court Royal Oak, No. 26, reported as follows:

1st. That the amount of endowment to be paid at the death of a member remain at \$1,000, as at present.

2nd. That, instead of paying monthly calls, no moneys be paid until death occurs.

Moved by Bro. Dr. Stanley, seconded by Bro. H. S. W., E. C. Clark, that the scheme proposed by the committee be taken up *seriatim*.

Moved in amendment by H. V. C. R., seconded by Bro. Neelands, that the H. S. C. be instructed to perfect a scheme of endowments for Canada, in the event of separation from the United States, incorporating the following principles:

1st. That the endowment to be paid on the death of a member be \$1,000.

2nd. That either an assessment *pro rata*, at the death of each member be levied, based upon the actual membership at the time of levy, or that a monthly assessment be made upon each member in good standing, such as assessment to be based upon the probable demands required, and that said scheme be referred to the courts for consideration not later than 1st of October next.

3rd. That assessments be not based upon a sliding scale.

And that the scheme be referred to an adjourned meeting of this R. W. H. C., to be held in London on the 22nd of October next.

The question of admission of candidates into subordinate courts having been brought up at this stage, the R. W. H. C. R. decided that a candidate may be balloted for before obtaining a doctor's certificate, but that he must pass a proper medical examination before he is initiated.

On motion of Bro. Clark, seconded by Bro. Elliott, it was resolved that the *Casket* be continued as the official organ of the Order in Canada, with Dr. Oronhyatekha as Editor, and that the R. W. H. C. R. ask the representatives present to support it by new subscriptions.

It was moved by H. V. C. R., seconded by Bro. Dr. Stanley, that the representatives to the M. W. H. C. be instructed to press the question of separation from the United States as to endowments at the next M. W. H. C. meeting. Carried.

On the same motion, the representatives were instructed to press upon the M. W. H. Court to adopt our ritual for the whole jurisdiction, and to confirm the action of this High Court as to age of admission.

It was resolved that, when the High Court adjourns, it stand adjourned until 8 o'clock, p.m., on Wednesday, Oct. 22nd, then to meet again in London, after which the R. W. H. Court was closed.

The adjourned session was held in London, as per adjournment, and resulted in the secession of the major portion of the Order, and the organization of the Canadian Order of Foresters. The principal events connected with this memorable session are recorded, as already noted, in Chapter IV.

The next session which was held, after the secession of the C.O.F., began, as per adjournment, in the Foresters' Hall, London, on the 28th Sept., 1880, there were present the following officers:

H. C. R., Oronhyatekha, M. D.; P. H. C. R., E. Botterell, jr.; H. S., Col. P. H. Attwood; H. S. W., Geo. McBroom; H. S. B., B. W. Greer; H. J. W., J. McLauchlan; H. Phy., Dr. Thos. Millman; H. M., C. W. Brownell.

The report of the credential committee showed that there were only 19 courts represented at the opening of the session. The 20th was not organized till after the High Court had been opened. We publish the report of the committee in full, because it shows in what manner the future Supreme Treasurer's name first came to the notice of the High Court. Even at that early date in his forestric history he showed that amazing assurance

which we presume is a necessary adjunct of a first-class treasurer. We know of few men in the Order who would have presented credentials from a court not yet organized, yet such seems to have been done by the present able Supreme Treasurer, as shown by the following :

The Committee on Credentials reported that the proper credentials had been received for the following delegates, viz. :

- Bro. W. S. Williams, Reg. Rep., Court Victoria, No. 10, London.
- “ Dr. Morden, Reg. Rep., Court Victoria, No. 10, London.
- “ M. Knowlton, Proxy Rep., Court Victoria, No. 10, London.
- “ E. Botterell, jr., Reg. Rep., Court Ottawa, No. 41, Ottawa.
- “ E. S. Cummer, Reg. Rep., Court Oronhyatekha, No. 23, Hamilton.
- “ John Temple, Proxy Rep., Court Oronhyatekha, No. 23, Hamilton.
- “ Dr. Oronhyatekha, Proxy Rep., Court Robin Hood, No. 2, Manitoba.
- “ Maurice Scarrow, Reg. Rep., Court Maple, No. 4, London.
- “ Henry Diebel, Reg. Rep., Court Wellington, No. 21, Drayton.
- “ J. W. Sutherland, Reg. Rep., Court Thames, No. 37, Beachville.
- “ Geo. Parish, Reg. Rep., Court Dufferin, No. 7, London.
- “ W. J. Element, Reg. Rep., Court Dufferin, No. 7, London.
- “ Robt. Munroe, Reg. Rep., Court Dufferin, No. 7, London.
- “ Reuben Lane, Reg. Rep., Court Havelock, No. 45, Mossley.
- “ B. W. Greer, Reg. Rep., Court Hope, No. 1, London.
- “ A. McPherson, Proxy Rep., Court Hope, No. 1, London.
- “ J. Parker Thomas, Reg. Rep., Court Moira, No. 33, Belleville.
- “ H. L. Bottoms, Proxy Rep., Court Moira, No. 33, Belleville.
- “ Thos. Birch, Reg. Rep., Court Canada, No. 53, Stratford.

We find several certificates without the seal of their respective courts, the cause of which is that they, in some cases, have been stolen by the seceders, and in others, that they have not as yet been supplied to the courts.

A certificate has been presented by Thos. Davey, representing Court Enterprise, No. 54, a dispensation for which has been issued, but the court will not be properly organized till this evening, we would therefore recommend that he be not admitted till after the organization of the court is completed. We would also recommend that Bro. Brownell, of Court Ingleside, be admitted as a representative of that court, he having left his certificate at home. Your committee are fully satisfied of his election as representative.

All of which is respectfully submitted in L., B. and C.,

R. J. HALLE.
E. S. CUMMER.
P. H. ATTWOOD.

Committee.

The report, on motion, was adopted.

We give the annual report of the H. C. R. pretty fully, because it presents a concise record of some of the difficulties under which the brethren were laboring at the time in upholding the banners of the Order, as well as the bad faith of those who had seceded and formed the "Canadian Order of Foresters." The following is the address:—

To the Officers and Representatives of the High Court of Ontario.

BRETHREN,

Again I am privileged to open this, our third Annual Communication, by first inviting you to join me in returning thanks to the Supreme Ruler of the universe for having spared us again to assemble in High Court, and for having so abundantly prospered our hands in the work of our noble Order. * *

STATE OF THE ORDER.

Last October, when the then H. C. R. and H. S., with a majority of the officers and representatives, seceded from the Independent Order of Foresters, there were left a few who had faith in our Order, and who loyally stood by the good old ship in its hour of peril. When it is remembered that on the 24th day of October, 1879, we mustered only three High Court officers and four representatives, and had only twelve sub-courts, with a membership of less than two hundred at our back, and the debt of the High Court was *eleven hundred dollars* over and above available assets, the faith of loyal members must indeed have been strong, to induce them once more to spread the sails of the I. O. F. ship of state to the breeze.

At the outset of our work we were beset with difficulties of a most serious nature—we had not a dollar in the world, we had not a single article of supplies, our Order was discredited by the secession, and the seceders did not hesitate to publish the most unfounded reports regarding our Order and the loyal members; and notwithstanding the seceders were loud in their professions of desiring to act fairly and honestly; and notwithstanding the declaration of the ex-H. C. R., that "we"—referring to himself and brother seceders—"take nothing with us; we leave the Order, and leave everything behind us; we take nothing out," they took everything with them they could, and their courts to the present day are using the property of the Independent Order of Foresters.

It was solemnly agreed that we should fairly divide the property and liabilities of the High Court at the time of secession, but when we demanded the property, as the rightful custodians for the Order, with the intimation that whenever they were ready to carry out their promises and relieve us of half of the liabilities, we would be ready to make over to them half of the supplies, they replied that they did not consider themselves, under the circumstances, bound to assume any part of the debt of the High Court; and after weeks of delay, eventually handed over the supplies in their hands. Notwithstanding,

however, all these, the loyal members set themselves manfully to the work before them, and what is the result? To-day, we have in the Independent Order of Foresters in Canada two High Courts—our own and the High Court of Quebec recently organized—with over a thousand members, with inquiries after the Order from many sections of the country, which give promise of a still much larger increase in our numbers and influence than ever before in our history. We have instituted, during the year, nineteen new courts, reinstated two dormant courts, and received back into the folds of the Order three courts which had seceded, while we have lost two courts by secession; and the report of the auditors will show that our available cash assets are over \$1,200 over and above our liabilities; and to-day there is more confidence and unity in the Order, not only in Canada, but throughout the jurisdiction. * * *

THE MEDICAL BOARD.

The Medical Board have continued, in my opinion, to render valuable services to the Order, having rejected, upon review, quite a number of candidates during the year who were passed by the local medical examiners. In one instance the Board rejected six candidates upon the list of charter members.

QUEBEC.

Towards the end of last January, I received an urgent appeal from Quebec to go down and assist them. I laid their case before the H.S.C., and they decided that we could not respond to the appeal, owing to the want of funds. I then volunteered to proceed to Quebec at my own expense, relying upon the commission for new courts to meet my expenses. At that time we had only one working court, the second was dormant, and the third had resolved, with the exception of two members, to secede. I was absent fourteen days, during which time I travelled about 1,500 miles, visited Court Beaver twice, met the members of St. Francis, and gave Court Myrtle a public meeting, and instituted *eight new courts*. This demonstrated to me that our Order was so well founded, and so well calculated to meet the public needs in respect of cheap insurance, that all that was requisite was a little energy to place our institution in the front ranks of benefit organizations.

Since then, the High Court of Quebec has been formed, with a most energetic H.C.R. to lead them on to prosperity; and I am sure you will join with me in heartily wishing them "God speed" in their great philanthropic work.

REVENUE.

The question of revenue, in view of our liabilities, has given me much anxiety. Our only source of revenue, as you are aware, is the charter fees and profit on sale of supplies. In time, when we have one or two hundred courts, these sources would doubtless yield quite enough revenue to pay all the current expenses of the High Court; but in the meantime some other source of revenue must be devised, so that our liabilities may at once be wiped out and our finances placed upon a sound basis. For this purpose I

would recommend that you so amend the constitution as to require the courts to send to the High Court \$1.00 for each member admitted to the Order, and that for this you review the medical examination, which alone, in other orders like ours, costs fifty cents each; that you register the names and give the policies required, and the beautiful \$1.00 certificate of rank and membership. In this way, while you are giving full value to the members, you will be securing a constant revenue for the High Court. Then I would further recommend that it be left optional with the courts whether they buy their supplies from the High Court, except Rituals, Medical Examination Forms and Regalia. I believe most of our courts will continue to buy all their supplies from us when they know that it is one of our sources of revenue.

PUBLIC FUNERALS.

I would recommend an amendment in our laws, defining more strictly what are our duties with regard to attending funerals of deceased Foresters. At present there is no statute law, but it seems to be understood that it is our duty to attend in a body the funerals of all Foresters. It strikes me that a provision in our laws requiring the Order to attend funerals only when the deceased Forester had so desired, or at the desire or request of the family of the deceased would be advisable. * * *

NEW COURTS.

During the year the H.S.C. instituted the following courts:

Court.	No.	Place.	Date of Institution.	By whom Instituted.
Petrolia.....	42	Petrolia.....	3rd Dec., 1879.....	Col. P. H. Attwood.
Spylenham.....	43	Strathroy ...	4th Dec., 1879.....	" "
Sherwood.....	44	Parkhill.....	15th Dec., 1879.....	" "
Havelock.....	45	Mossley.....	30th Dec., 1879.....	" "
Silver Leaf.....	46	New Hamb'rg	21st Jan., 1880.....	" "
Ingliside.....	47	Aultsville ...	2nd Feb., 1880.....	Dr. Oronhyatekha.
St. Lawrence.....	48	Brockville ...	3rd Feb., 1880.....	" "
Kingston.....	49	Kingston.....	3rd Feb., 1880.....	" "
Pride of Toronto.	50	Toronto.....	4th Feb., 1880.....	" "
Kempenfeldt.....	51	Barrie.....	22nd Apr. 1880.....	" "
Victor.....	52	Seaforth.....	3rd June, 1880.....	Col. Attwood and F. A. Meyer
Canada.....	53	Stratford.....	13th Sept., 1880.....	F. A. Meyer.
Enterprise.....	54	London South		.... Dr. Oronhyatekha and High Court Officers.

QUEBEC.

Waterville.....	4	Waterville...	26th Jan., 1880.....	Dr. Oronhyatekha.
Dufferin.....	5	Coaticook ...	28th Jan., 1880.....	" "
International.....	6	Beebe Plain..	29th Jan., 1880.....	" "
Mount Royal.....	7	Pt. St. Charles	31st Jan., 1880.....	" "
		Montreal		" "
Watopeka.....	3	Windsor Mills	30th Mar., 1880 ..	E. Cleveland.

MANITOBA.

Robin Hood..... 2..Winnipeg...30th Dec., 1879....H. S. Crotty.

MANITOBA.

We have two courts in that distant province, and under the leadership of our Bro. H. S. Crotty, Hon. H.C.R. for Manitoba, they are making a brave stand against many discouragements. It would be highly desirable if a special agent could be sent to that distant part of our jurisdiction to plant the Order more firmly in that growing province.

REPRESENTATION AND COMMISSION.

I recommend that you so amend the constitution as to give two representatives to each court with fifty members or under, and one for each additional twenty-five members; also, that you increase the commission to \$25 for each court instituted.

In conclusion, I trust your deliberations in High Court will result in advancing the prosperity of our Order, and thereby more widely diffuse the blessings which flow from a membership in the Independent Order of Foresters.

Submitted in L., B. and C.,

ORONHYATEKHA.

H. C. R.

London, 28th Sept., 1880.

To-day, when organizing officers are hardly content with \$75 of the charter fees, as commissions for organizing new courts, the recommendation of the H. C. R., to increase the commission to \$25, will be read with more or less of curiosity. It may be stated, however, that, during the first year after the organization of the High Court of Ontario, no fees of any kind were paid to any officer or deputy for organizing courts, the actual travelling expenses only of the instituting officer being allowed. For instance, on the occasion of the institution of Court Ingersoll, No. 12, all the work in connection with its organization was done by the present S. C. R., and when it was ready to be instituted, the then H. C. R. of Ontario expressed a desire to perform the ceremony himself, and, under the rule, he was paid his travelling expenses, while Bro. Oronhyatekha, who had not only spent time in getting up the charter list, but was present at the institution of the court, was not allowed a penny, not even for travelling expenses.

At this time, however, viz., 1880, the Order had become much more liberal, and organizing officers were allowed \$15 as commission for instituting new courts. Nevertheless, it was not without grave fears as to the result that the H. C. R. recommended that the said commission be increased to \$25.

During the year, the High Secretary resigned his office, and the duties thereof were for several months discharged by Bro. Dr. Oronhyatekha, the H.C.R.; the reason for this was that the High Standing Committee were not in a position, owing to want of funds, to offer sufficient remuneration to induce any one to accept the office. The auditors, in their report, refer to the subject as follows :

We find that, during the time the H. C. R. discharged the duties of the H. S., he received the sum of \$627.35, and has paid out \$651.36, leaving a balance due him of \$24.01. The total assets of the H. C., consisting of supplies and money due the H. C., are \$2,494.89. The total liabilities are \$1,223.50, leaving a balance of assets over liabilities of \$1,271.39. The H. S. C. have paid all the running expenses of the High Court during the present year, and changed a deficit of \$1,100 to a surplus of over \$1,200.

The above assets do not include dispensations, charters, seals, presses and office furniture, but only available cash supplies.

The apparent discrepancy in the cash book of the H. C. R., and H. Sec., with the report of the High Treasurer, is accounted for by the reports of the former officers being brought down to the 28th Sept., while that of the Treasurer is down only to the 23rd of August, and by the payment of commissions for instituting new courts and current office expenses direct by the H. C. R., as authorized by the H. S. Committee.

All of which is respectfully submitted in L., B. and C.,

B. W. GREER,
E. S. CUMMER,

Auditors.

Although the High Court had no funds to pay for services rendered to it, yet it was a satisfaction for the officers to know that their efforts to build up the Order were appreciated. The following minutes taken from the records show the sentiments of the representatives to the H.C.R. for the work he had done :

Moved by Bro. Botterell, and seconded by Bro. Brownell,—That as soon as the funds of this H.C. will permit, that a sum of \$200 be presented to Dr. Oronhyatekha, H.C.R., as a slight recognition of his untiring efforts, and the

success which has attended his efforts in advancing the interests of our Order. Carried unanimously.

Moved by Bro. Knowlton, and seconded by Bro. Halle,—That a committee be appointed to make provision for the presentation of a suitable testimonial to Dr. Oronhyatekha, H.C.R., and that they request the co-operation of all C.R.'s throughout our jurisdiction. Carried.

The following officers were then duly installed by the P.H.C.R., Bro. E. Botterell :

H.C.R., Bro. Dr. Oronhyatekha, London ; H.V.C.R., Bro. R. J. Halle Chatham ; H.S., Bro. E. S. Cummer, Hamilton ; H.T., Bro. W. S. Williams, Napanee ; H.S.W., Bro. G. McBroom, London ; H.J.W., Bro. C. W. Brownell, Aultsville ; H.S.B., Bro. W. J. Element, London ; H.J.B., Bro. R. Lane, Mossly ; H. Chaplain, Bro. Rev. S. Kappelle, Glencoe ; H. Physician, Bro. Dr. Thos. Millman, Assistant Physician, London Asylum ; H. Marshal, Bro. Henry Diebel, Drayton ; H. Conductor, Bro. G. W. Crysdale, New Hamburg ; H. Messenger, Bro. J. W. Sutherland, Beachville.

After which the third annual meeting of the High Court of Ontario was closed, to meet again in Ottawa. The minutes of the next two sessions, viz.: the fourth and fifth regular sessions, together with the second special session held in London, having more reference to Supreme Court, are given in connection with the history of that Body, and can be found in Chapter IV.

The sixth session of the High Court was held in Toronto, beginning August 7th, 1883. The following extracts are from the annual report of the H. C. R., John A. McGillivray.

Immediately after the last High Court meeting I had to leave the Province for a considerable time, and on my return in September, I found that the disappointed office-seekers at the High Court among the London brethren had so notoriously broken their Forestric obligations, and proved untrue to the sacred pledges they had taken on first entering our Forest home, that a large number had been suspended by the Supreme Executive, and many others had broken out in open revolt.

I need hardly say that I highly approved of the action that had been taken by the Executive in the matter, and at once took steps to have that action passed upon by the brethren at large by calling a special meeting of the High Court, to be held in London, and citing the brethren under suspension to be present to show cause why their suspension should not be continued.

The High Court called for the purpose aforesaid, met in London in November, 1882, and after sitting all day and throughout the night, and giving every opportunity for the fullest investigation and explanation, the brethren under trial, viz.: Messrs. Towe, McElheran, Reid, McLachlan and Scurrow, were by an almost unanimous vote expelled from the Order for unfavourable conduct.

I might just say in passing, that the conduct of these men was most deplorable; first, because we lost thereby some 200 members, whom we had heretofore been wont to look upon as Foresters good and true; in the second place, because it heralded to the world that some there are in our social and benevolent societies who refuse to be bound by the most sacred obligations voluntarily assumed—only, it would almost appear, to be most openly and flagrantly violated, and the natural result upon the mind of the general public must necessarily be a want of confidence in some degree in the benevolent work which it is our fondest hope to accomplish. * * *

In conclusion, allow me to express the hope that our association on this occasion will be of the most happy nature, and that we will make much progress in furthering the objects of our beloved Order. If we be but true to ourselves, and to the obligations which we have each assumed for himself, we will accomplish the work whereunto we have been sent, the smiles of a kindly Providence lighting our pathway here, and giving promise of a happy re-union with the brethren who have preceded us to the realms of light in the great hereafter.

I will be pleased to make way for a more deserving brother, and owing to professional engagements, I have to inform you that my name will not be again before you for nomination to the honorable and distinguished office of High Chief Ranger.

During the session, a presentation was made to the S.C.R., as appears from the following record:

The H.C.R. declared a recess for fifteen minutes, during which a magnificent gold watch was presented to Bro. Dr. Oronhyatekha, S.C.R. The case was of the Louis XIV. pattern, having the monogram and crest of the S.C.R. on the front, and on the back a representation of the great seal of the Supreme Court, with the following inscription: "Presented by the members of the Independent Order of Foresters to Oronhyatekha, M.D., Supreme Chief Ranger, Aug., 1883." The presentation was accompanied by the following address, which was read by Past Supreme Chief Ranger, E. Botterell:

To Representative Oronhyatekha, M.D., Supreme Chief Ranger.

WORTHY BROTHER,—

The Order of Independent Foresters, of which you are the esteemed and respected head, and the representatives of which, from courts throughout the jurisdiction, are now assembled in this city, namely the Supreme Body and the High Court of Ontario, desire one and all to unite in expressing to you the gratitude of the entire membership for your never tiring zeal and indefatigable energy in advancing the interests of our beloved Order, in raising it from paucity of numbers, until now, within three years of its becoming thoroughly Canadian, it has quadrupled its roll. We know, sir, that you have never considered yourself, or the interests of those dear to and depend-

ent on you in your great work for us, and, as a consequence, we can never repay you for all you have done in placing our Order in so prosperous a condition as it now enjoys. We do assure you, however, we are grateful, and as a slight token of the Order's appreciation of your labor, we, its representatives, in the name of every brother, ask your acceptance of the accompanying gold watch, with the hope that while it marks the flight of time, it may ever be for you and yours a talisman of joy and happiness. Respectfully presented in L., B. and C., and on behalf of the Brotherhood, by

JOHN A. MCGILLIVRAY,

High Chief Ranger of Ontario.

E. BOTTERELL,

Past Supreme Chief Ranger.

The High Chief Ranger of Ontario then handed to the Supreme Chief, with a few appropriate remarks, the gift of the Brotherhood.

The S.C.R. made a feeling reply, thanking his brethren for their great kindness.

The H.C.R. of Manitoba having paid an official visit to the High Court,

Bro. Oronhyatekha, S.C.R., then moved, seconded by Bro. A. F. Campbell, that this High Court extends a cordial and fraternal welcome to Bro. R. W. Jamieson, the H.C.R. of Manitoba, and that our distinguished Brother be respectfully requested to convey to our sister High Court of Manitoba the fraternal greetings of this High Court.

Motion carried amid applause.

H.C.R. Jamieson responded in a neat and happy speech.

The retiring H.C.R., Bro. McGillivray, having stated that owing to the condition of the treasury he would not accept any money grant, it was moved

By J. B. Halkett, seconded by W. W. Fitzgerald, that the High Standing Committee be empowered to purchase a P.H.C.R.'s jewel and sash for presentation to P.H.C.R. Bro. J. A. McGillivray, as a slight recognition of his services during the past year. Carried by unanimous vote.

Bro. E. Botterell was unanimously elected H.C.R. for the ensuing term, and Kingston was selected as the next place of meeting.

The High Court met in seventh annual session in the Court House at Kingston, on the 19th August, 1884, Bro. Edward Botterell, High Chief Ranger, presiding, the other officers present being Bros. John A. McGillivray, P.H.C.R.; E. S. Cummer, High

Sec.; J. B. Halkett, H. J. Sec.; Jas. Crawford, H. S. W.; and George Parish, H.S.B.

There were 27 courts represented by 51 representatives.

The following extracts are taken from the address of the H. C. R. :—

It is very gratifying to me to be able to say that the rate of mortality in this jurisdiction has been very small, but where the dreaded visitor has made his appearance, taking with him his victim, the Supreme Body has in each instance, on proof of claim, promptly paid to the widows and orphans, or other beneficiaries, the endowments held by our late brothers, and that to-day there stands to the credit of the Endowment Fund the sum of \$20,000.

ENDOWMENT CLASS.

As has been indicated by our official organ, *The Independent Forester*, amendments will be proposed to our now almost complete code of endowment laws—in the direction of adding another class to our membership, to be styled ENDOWMENT CLASS. This matter is worthy of consideration, and it will be of great advantage to discuss it in this representative body before the Supreme Court is called on to conclude what course to pursue. I would recommend that a special committee be appointed to whom shall be referred the duty of reporting as to the feasibility and advisability of making such change. * *

On the recommendation of the Finance Committee, the offices of High Secretary and Supreme Secretary, which had been heretofore held by one officer, were separated.

Bro. W. W. Fitzgerald was elected H. C. R. for the ensuing term.

A motion to increase the capitation tax from 50 cents to \$1.00 was carried after a hot debate, the opposition to the increase being eloquently championed by Bro. Harry Williams, of Court Stormont, No. 3.

The High Court adjourned to meet again in Ottawa the following year.

The High Court next convened in its eighth annual session in the City Hall, Ottawa, beginning 25th August, 1885. The following extracts are taken from the H. C. R.'s report.

During the year ending 30th June nineteen new Courts have been formed within our jurisdiction, and since that date several others have been organized. I had the honor of being present at the institution of two of them—Court London and Court Lambeth—both of which started most auspiciously and I

believe are now in a flourishing condition. Our membership has been increased by nearly 500, after deducting all deaths and withdrawals, and new territory has been opened up, thus laying the foundation for further advances and extensions of the noble work in which we are engaged.

To judge from the following, it would seem he had an extraordinary easy time as H. C. R.

I have not been called upon to answer, officially, any questions, or to explain any intricate portion of our constitution. This I consider a subject for congratulation, as it shows how harmoniously the Order has been working and how clear and well defined our constitution is on all points relating to the government and duties of both officers and members. * * *

Bro. W. W. Fitzgerald was re-elected as H. C. R.

London was selected as the next place of meeting.

The ninth annual session of the High Court was opened in the Foresters' Hall, in the city of London, on the 17th August, 1886. The following officers answered to the roll call:—

H.C.R., Bro. W. W. Fitzgerald; P.H.C.R., E. Botterell, Ottawa; H.V. C.R., John Culbert, Ottawa; H.S., J. B. Halkett, Ottawa; H.T., T. G. Davey, London; H. Coun., J. W. Frost, Owen Sound; H.S.W., A. R. Milne, Kingston; H.J.W., Wm. Gerry, London; H. Mar., G. Parish, London; H. Auditor, B. W. Greer, London; H. Mess., Acland Oronhyatekha, London

The following extracts are from the H. C. R.'s report:—

The year that has just closed has been pleasant and prosperous; 43 new courts have been organized within our jurisdiction, and upwards of 1,250 members added to our numbers, after allowing for all deaths and withdrawals. * * *

The H. C. R. does not seem to have had the easy times that he had during his first term, as the following indicates:

Some months since a most vile and infamous sheet, or circular, was put in circulation by the parties having the management of the C.O.F., charging the S. C. R. and other members of the Executive with misdemeanors and malfeasance of all kinds. The circular was largely distributed amongst our courts, and caused many letters of inquiry to be sent me, to every one of which I sent a personal answer, refuting the charges and explaining the standing of our Order, and allaying any uneasiness that may have been caused by the circular, which, I have no doubt, is now looked upon by our members and the public generally, as the wild fury of unscrupulous men, who, at the price of truth and honor, are willing to do an injury to others with whom they imagine they have a grievance. * * *

The following extracts are taken from the minutes of the session :

The circular of which the H.C.R. speaks as having been issued during the year by the C.O.F. leaders, was sent to a committee, who say in their report :

"The circular of the C.O.F., entitled 'The perfidious conduct of Dr. Oronhyatekha and some of the other Officers of the I.O.F. exposed,' contains, in our humble opinion, the greatest number of slanders and falsehoods ever appearing upon an equal space of paper. Its language is abominable ; its spirit is such as animates assassins ; its object is evidently to destroy the character of one whom we have all learned to love and regard as a noble brother of a noble Order, and with his fall, if possible, the fall of the great superstructure he has done so much to rear upon the principles of Liberty, Benevolence and Concord. We therefore take this opportunity of saying the whole wording of the circular is in the language and spirit of a venomous enemy, who is wholly devoid of truth, and we have much pleasure in expressing our full confidence in the worthy head of our Order, who has ever been ready to sacrifice his own personal interests to the well-being of the I.O.F.

"J. A. MCGILLIVRAY.

"W. DONAGHY.

"PETER ROBERTSON."

Rep. McGillivray moved the adoption of the report, and the motion being duly seconded, it was carried by a unanimous standing vote.

Bro. Geo. A. Proctor, of Sarnia, was elected H.C.R.

Hamilton was selected as the next place of meeting, at such time as the High Standing Committee might select.

The tenth annual session of the High Court of Ontario was held in the Foresters' Hall and subsequently, owing to the commodious Forester's Hall proving too small for the large representation present, in the City Hall in the City of Hamilton, beginning on the 15th day of August, 1887. When the High Court was opened, the following officers answered to their names :

H.V.C.R., Bro. N. F. Paterson, Q.C. ; H. Sec, J. P. Halkett ; H. Phy. Dr. Potter ; H. Com., J. W. Frost ; H. Auditor & H.J.S., W. N. Yerex ; H.S.W., C. C. Whale ; H.J.W., Jas. Slater ; H.S.B., H. Williams ; H.J.B. Jas. Heard ; H. Mar., F. J. Bowen ; H. Mess., Chas. Leggett.

The following extracts are from the H. C. R.'s annual report.

The present arrangement with the Supreme Court was entered into one year ago, as you will remember, whereby a copy of *The Forester* is sent to each member free of cost, and has given such general satisfaction that I

respectfully recommend its continuance, the High Court to pay at the rate of 30 cents per copy. I would likewise suggest that the paper be addressed in every instance to each member, and not sent *en bloc* to the C. D. H. C. R., who in too many cases has neither the time nor means at his disposal for proper distribution, thus many of our members failing to receive a copy of the official paper, which is almost indispensable to every loyal Forester,

W. Griffith was elected H. C. R.

Toronto was selected as the next place of meeting.

The Eleventh Annual Session of the High Court of Ontario was held in Shaftesbury Hall, Toronto, commencing on the 9th August, 1888, Bro. Wm. Griffith, High Chief Ranger, in the chair.

The officers present when the roll was called were :

Bro. Wm. Griffith, High Chief Ranger ; Bro. Geo. A. Proctor, Past High Chief Ranger ; Bro. A. R. Milne, High Vice-Chief Ranger ; Bro. J. B. Halkett, High Secretary ; Bro. T. G. Davey, High Treasurer ; Bro. W. R. Hickey, High Counsellor ; Bro. Thomas Potter, M D., High Physician ; Bro. Rev. H. A. Thomas, High Chaplain ; Bro. Thomas Lawless, High Journal Secretary ; Bro. Harry Williams, High Senior Woodward ; Bro. A. H. Dixon, High Junior Beadle ; Bro. A. Aikman, High Marshal ; Bro. R. McDonald, High Conductor ; Bro. J. W. Hamilton, High Messenger ; Bro. W. N. Yerex, High Auditor ; Bro. Thomas Webster, High Auditor.

The High Chief Ranger appointed the following members to fill the vacancies :

Bro. Acland Oronhyatekha, High Junior Woodward ; Bro. C. C. Whale, High Senior Beadle.

INVITATION.

Bro. Daniel Rose, on behalf of the members of the I. O. F. in Toronto, invited the members of the High Court to be their guests during an excursion to take place this evening on board the palace steamer Cibola.

On motion of Bro. Dr. Oronhyatekha, S. C. R., seconded by Bro. J. A. McGillivray, S. Coun., the very kind invitation was accepted.

Extracts from the High Chief Ranger's report :

The year of office has vividly shown that my convictions were correct, and had it not been for the ready assistance of the Head of the Order, my colleagues on the High Standing Committee, as well as every member whom I had the privilege to consult, it would have been impossible for me to present the favorable report I have the honor to submit, as now, in the Queen City of the West, we meet in annual session.

With fervent gratitude to the Disposer of Events, we reverently return thanks for the prosperity attending our beloved Order, and for his abundant

mercy in sparing us in health and strength to carry on the great work of sustaining the widow and helping the orphan.

As has been the satisfaction of my eminent predecessors, so is it my good fortune to report the utmost harmony within the jurisdiction, and that a large increase has taken place in the membership. Forty-one new courts have been instituted in Ontario with an accession to the roll of 2,245, making the membership at date considerably over 6,000 strong. * * *

As you are aware, during the last session of the Provincial Legislature, an attempt was made to introduce a Bill, which, had it become law as introduced, would have injured Independent Forestry, and obliged us to completely remodel our constitution. Fortunately, the Supreme Chief Ranger at once saw the danger, and summoned the Executive Council and High Standing Committee to meet him in Toronto. After consultation and an interview with the Provincial Government, it was decided to appeal to the Subordinate Courts to protest against the measure, as presented. A circular was accordingly issued from the office of the High Standing Committee with the ultimate result, combined with the effort of similar societies, that the Bill was not introduced. Since then the Executive Council have had a Bill brought before the House of Commons, which, it is hoped, may become law next session of Parliament, and place our Order in its proper position as being legally, as also morally, one of the finest institutions in our vast Dominion. * * *

One petition has reached me for submission to this High Court, and prays for the organization of a Juvenile Order in connection with Forestry. I lay it on the table for your careful, and I trust favorable, consideration. * *

Before concluding this report, I consider I should be altogether wanting in justice to a painstaking officer, if I failed to acquaint the High Court with my estimate of its Secretary, on whom, as you are aware, the great bulk of the work devolves. Bro. Halkett is pre-eminently adapted for the position he now fills, and in my official and private dealings with him, I have learned to love, respect and admire him more and more. His perceptive, judicial and administrative abilities are of a high order. Careful, energetic and assiduous, even in matters of minor detail, his services to us are invaluable.

The High Secretary in his report said, among other things:

When I had last the honor to furnish you with a statement of our position, it was then thought the field had been so thoroughly canvassed that no further addition to our members could be expected, but it is with much pleasure I, to-day, advise you of the institution, during the recess, of 41 new courts, and that the total membership in Ontario reaches 6,699, an increase compared with last year of 1,858, or, in other words, there were in good standing on 1st July,

1887.	4,841
Initiated during the year	2,245
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	7,086

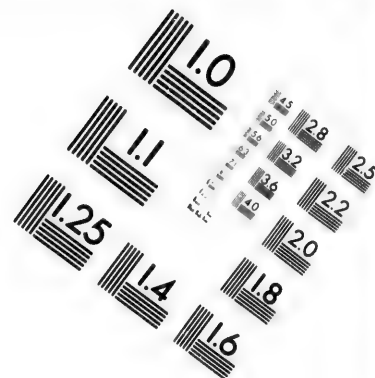
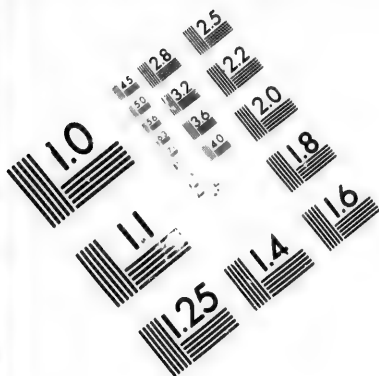
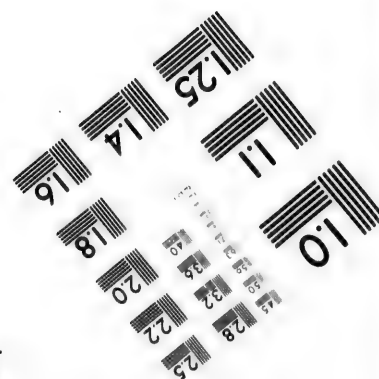
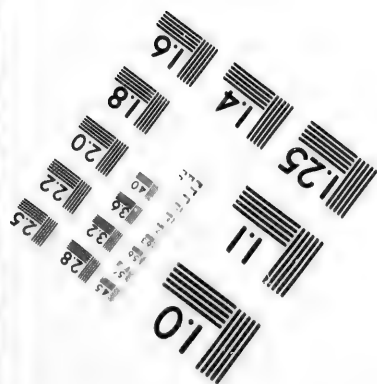
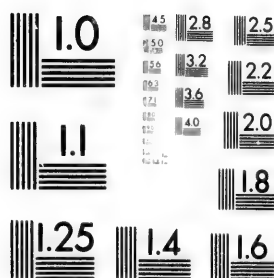


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Corporation

23 WEST MAIN STREET
WEBSTER, N.Y. 14580
(716) 872-4503



LESS.

Suspended	355	
Deceased	32	
		387

Members in good standing in Ontario on
30th June, 1888 6,699

The Treasurer's report showed a cash balance on hand of \$1,281.61.

The following are extracts taken from the minutes relating to some of the business considered by the High Court :

A FORESTER FLAG.

Moved by Bro. Daniel Rose, seconded by Bro. Wm. Elkins, that the High Secretary be instructed to procure, for the use of the High Court at its annual meetings, a Forester Flag, to be hoisted on the hall where the meetings are held, so that members and the public may be made aware that the High Court is in session. Carried.

ELECTION OF OFFICERS.

The High Court then proceeded with the election of officers in accordance with the special order passed at the forenoon session.

The High Chief Ranger appointed Bros. Rev. Wm. Walsh, Geo. A. Proctor, P. H. C. R., Edward Botterell, P. S. C. R., and J. A. McGillivray, S. C., as scrutineers, to count the votes ; and Bros. C. C. Whale, H. Pratt, F. J. Bowen, Harry Williams and G. W. Holman assistant scrutineers to collect the ballots.

High Chief Ranger—Bros. N. F. Paterson, Q. C., P. H. V. C. R., and A. R. Milne, H. V. C. R., were nominated for this office.

Bro. A. R. Milne, having received a majority of the votes cast, was declared High Chief Ranger.

High Vice Chief Ranger—Brothers Wm. Gerry, Harry Williams, Robert McDonald, A. H. Backhouse and W. R. Hickey were nominated for this office.

On the first ballot Brother Backhouse received 93 votes, Brother Gerry 54, Brother McDonald 44, Brother Hickey 40, and Brother Williams 24 ; and no candidate having a majority of the votes cast, a second ballot was ordered.

On the second ballot Brother Backhouse received 111 votes, Brother Gerry 65, Brother McDonald 43, and Brother Hickey 29 ; and no candidate having a majority of the votes cast, a third ballot was ordered.

On the third ballot, Brother Backhouse received a majority of the ballots cast and was declared elected High Vice-Chief Ranger.

High Secretary—Brother J. B. Halkett was nominated for this office, and being the only candidate was declared unanimously elected High Secretary.

High Treasurer—Brother T. G. Davey was nominated for this office, and being the only candidate was declared unanimously elected High Treasurer.

High Physician—Brothers Dr. McConnell and Dr. Groves were nominated for this office. Brother Dr. McConnell received a majority of the votes cast and was declared elected High Physician.

High Counsellor—Brothers W. R. Hickey, H. C., and E. J. Hearn were nominated for this office. Brother W. R. Hickey received a majority of the votes cast and was declared elected High Counsellor.

High Auditors—Brothers Thomas Webster, W. N. Yerex, David Millar, James Watt, J. B. Beveridge, D. A. Nesbit and R. C. Millar were nominated.

Brothers James Watt and David Millar having received a majority of the votes cast were declared elected as High Auditors.

The pending motion to adopt the second clause of the report of the Finance Committee being placed before the body,

Moved by Bro. J. A. McGillivray, S. C., seconded by Bro. A. Fleming, in amendment, that the sum of \$1,000 be granted for the purpose of employing a brother to be known as Superintendent, or by such other name as may be favored by this High Court, to be under the direction of the High Chief Ranger and his High Standing Committee, for the purpose of stimulating weak Courts, etc.

Moved in amendment to the amendment by Brother E. J. Hearn, seconded by Brother John F. Cullen, that a sum not exceeding \$1,000 be set apart to be used in assisting weak Courts, and that Brothers Whale and Dixon be appointed recruiting officers, to visit weak Courts, and to be paid out of the said sum according to the work each shall do, and that they be under the control and superintendence of the High Standing Committee.

The amendment to the amendment, being put upon its passage, was lost.

The amendment was then carried, and the second clause of the report as amended was then adopted.

Kingston was selected as the next place of meeting.

Moved by Brother N. F. Paterson, P. H. V. C. R., seconded by Brother Rev. H. A. Thomas, H. Chap., that the Executive of the Supreme Court be requested to change the place of meeting of the Supreme Court from Thousand Island Park to Kingston, to follow as near as may be the meeting of this High Court. Carried.

ELECTION OF SUPERINTENDENT.

Moved by Brother Spence, seconded by Brother Titford, that the election of Superintendent be now proceeded with. Carried.

The following brothers were nominated: C. C. Whale, A. Aikman, Robert McDonald, A. H. Dixon and F. J. Bowen.

Brother C. C. Whale received a majority of the votes cast and was declared elected.

INSTALLATION OF OFFICERS.

The installation of officers was then proceeded with, the ceremonies being performed by S. C. R. Dr. Oronhyatekha, who was assisted by H. C. Creed, S. V. C. R.; Thomas Lawless, acting S. S.; J. A. McGillivray, S. C.; A. H. Dixon,

acting S.M.; David Millar, acting S.Con.; W. Gibbons, acting S.S.B.; J. M. Robinson, acting S.J.B.

The officers installed were;

Brother A. R. Milne, of Kingston, H.C.R.; Brother Wm. Griffith, of Hamilton, P.H.C.R.; Brother A. H. Backhouse, of Aylmer, H.V.C.R.; Brother James B. Halkett, of Ottawa, H.S.; Brother T. G. Davey, of London, H.T.; Brother John McConnell, M.D., of Brockton, H.P.; Brother W. R. Hickey, of Bothwell, H.Coun.; Brother Rev. Wm. Walsh, of Ottawa, H.Chap.; Bro. Thomas Lawless, of Hamilton, H.J.S.; Brother T. Moore, of Kingston, H.S.W.; Brother H. Pratt, of London, H.J.W.; Brother A. G. Pittaway, of Ottawa, H.S.B.; Brother Acland Oronhyatekha, of Deseronto, H.J.B.; Brother George Spence, of Cobourg, H. Mar.; Brother Wm. Heeney, of Hamilton, H. Con.

The twelfth annual session of the High Court was opened in the City Hall, Kingston, on the 13th August, 1889.

The officers of the High Court present when the roll was called were :—

H.C.R., A. R. Milne; P.H.C.R., Wm. Griffith; H.V.C.R., A. H. Backhouse; H.S., James B. Halkett; H.T., Thomas G. Davey; H. Phys., John McConnell, M.D.; H. Coun., W. R. Hickey; H.J.S., Thomas Lawless; H. S.W., T. Moore; H.J.W., H. Pratt; H. Mar., Geo. Spence; H. Auditor, James Watt; H. Auditor, David Millar; H. Organizer and Instructor, C. C. Whale.

H. C. R., in referring in his report, to the incorporation of the Order, said :—

“By the energy of the Executive Council and our brethren in the House of Commons, we have secured an Act of Incorporation from the Dominion Parliament, a matter of the utmost importance to the Order, and for which we are most thankful.”

The following extracts are from the minutes of this session :—

The Supreme Chief Ranger presented to the Chief Ranger of Court Frontenac, No. 59, the banner promised by the Supreme Court Executive to the court having initiated the largest number of members.

The Chief Ranger, Brother W. Dunn, acknowledged the compliment in appropriate language.

The report of the General Superintendent of Juvenile Foresters was presented as follows, and referred, on motion, to a special committee on Juvenile Forestry :—

LONDON 13th August, 1889.

*To the High Chief Ranger, Officers and Members of the High Court of Ontario,
I. O. F.:*

DEAR SIR AND BRETHREN,

I have the honor to present this, the first report of Court Excelsior, No. 1, Juvenile Court I. O. F., located in the city of London, Ont.

After permission had been granted by the High Court at its last session, for instituting a court of the above in the above city, I am pleased to report that we, the Committee of Management, have succeeded beyond our expectations, in instituting a court of as fine a lot of young boys as were ever seen together, but not until the Committee of Management had done some very hard work evening after evening in session.

On the 30th of November last, after making preparations, we instituted the above court, with some 50 boys, ranging in age from 10 to 16 years, and up to the present a strong increase has been going on, till we now number about 65 members, but we expect by the next meeting of the High Court to have over 100 members, and no doubt would have had, if we had had a Constitution, for the parents of a large number of boys ask to look at the Constitution and By-Laws, and when we told them we have none till after the meeting of the High Court, and then it will be settled whether it will be universal or not; after being told this, scores of them have declined to let their sons join until the matter is finally settled by this body. This is the reason that our court is not twice the number it now is, but we are satisfied if the High Court adopt this report, and make the institution of Juvenile Courts general throughout its jurisdiction, it will become one of the best features the Order ever had. * * *

We have established a drill class, and the boys are taking great interest in it, but not so much since the weather has turned out so warm, but as the evenings get cooler there will be a large attendance. It would do you good to be present at some of these meetings to notice the way the officers perform their duties, and the large numbers who turn out to the meetings, and notice the interest they take in the business.

Before I close, I hope and trust that the seed we have sown here in London may take root and grow throughout the Order at large, as I am fully convinced that it will be the means of building up our noble Order, for as we, the older ones, are called home to our reward, the young ones will step into our places.

I remain yours in L., B. and C.,

JAMES CRAWFORD,

General Superintendent.

*To the High Chief Ranger, Officers and Members of the High Court of Ontario,
I. O. F.*

Your committee, appointed to inquire into matters as contained in the report of Brother Crawford, General Superintendent of the Juvenile Department of our Order, beg leave to report:

- (1) That we approve of the adoption of this report.
- (2) We recommend this High Court to memorialize the Supreme Court to make at its next session this Juvenile Branch general throughout the Order.
- (3) That the Supreme Court be requested to instruct its Committee on Constitution and Laws to frame a code of By-laws for the Juvenile Department.

All of which is respectfully submitted in L., B. and C.

JAMES B. CRAWFORD,
J. J. MIX,
GEO. KEATING.

On motion, it was ordered that the report in reference to Juvenile Foresters be committed to the representatives of this High Court to the Supreme Court, with instructions to bring it before that body.

The making of a ritual for the Juvenile Foresters having been entrusted to the S.C.R., he embodied the following therein as the obligation to be taken by all initiates into that branch of our Order:

"OBLIGATION.

"I do solemnly promise, upon my sacred word and honor, never to tell any one who is not a member of the Juvenile Foresters, any of the signs, passwords, or other secrets of the Order which may come to my knowledge.

"I also promise to obey the laws of this court, to be kind to all members of the Order, and do all I can to advance the prosperity of the Juvenile Foresters.

"I also promise not to use any profane words, to abstain from the use of tobacco in every form, also to abstain from the use of intoxicating liquors as a beverage.

"Lastly, I promise to obey my parents in all things, as well as the officers of this court in the discharge of their duties in the Order."

This obligation, containing as it does a pledge against swearing, and against the use of tobacco and intoxicants, has commended the Juvenile Department of the Order to the thoughtful.

The Supreme Chief Ranger asked the privilege of presenting to Bro. J. Jamieson, M.P., a handsome gold jewel, being no less than the Grand Cross of Merit, on behalf of the Supreme Court, in recognition of valuable services rendered to the Order by the assistance given in promoting the passage of the Act of Incorporation through the Dominion Parliament. The brother was then duly invested and proclaimed a "Chevalier of the Grand Cross of Merit."

Brother (now Judge) Jamieson acknowledged the honor in a few well-chosen remarks.

Bro. N. F. Paterson, Q C., Port Perry, was elected H. C. R.

Guelph was chosen as the next place of meeting.

Supreme Court to
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Committee on
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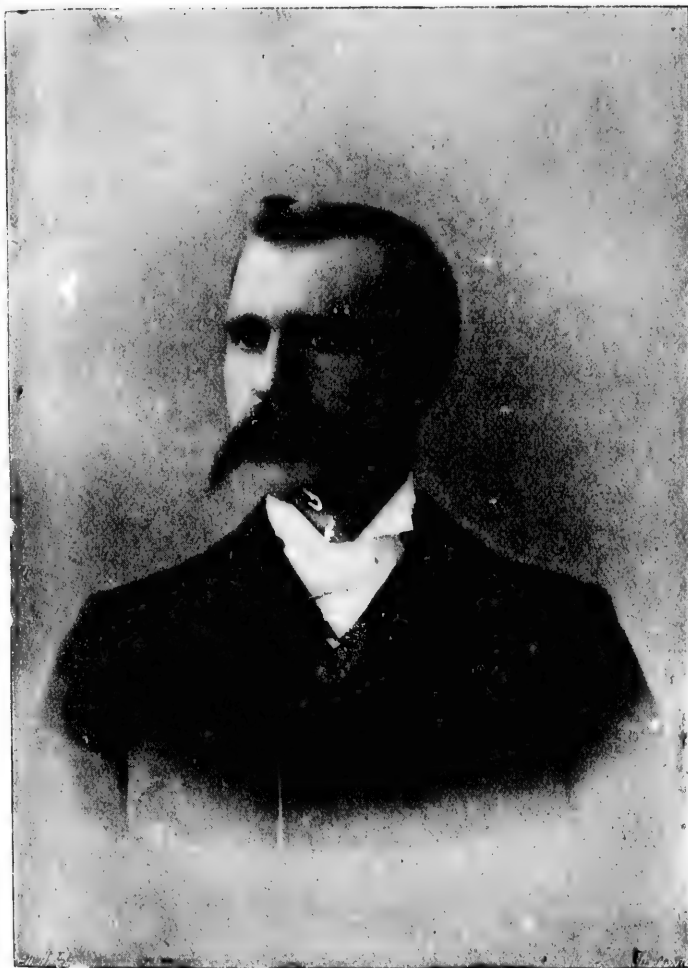
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J. M. MARTIN, M.D.

HIGH CHIEF RANGER, P.E.I.



The thirteenth annual session of the High Court was held in the City Hall, Guelph, beginning the 12th of August, 1890.

The officers present at roll call were as follows :

H.C.R., N. F. Paterson, Q.C.; P.H.C.R., A. R. Milne ; H.S., James B. Halkett ; H.T., T. G. Davey ; H. Auditors, Daniel Rose and David Millar ; H. Chap., Rev. A. Macgillivray ; H.J.S., Thomas Lawless ; H.S.W., John Leys ; H.J.W., J. A. Lillie ; H.S.B., Wm. Dunn ; H.Mar., T. D. Bailey ; H. Coun., H. A. Botterell ; H. Mess., Acland Oronhyatekha.

The following extracts are taken from the report of the H.C.R.:

(4.) During the year I have had the pleasure of paying twenty-one visits to courts. I have delivered thirteen public lectures on the objects and benefits offered by our Order. I have commissioned 33 P. D. H. C. Rangers, 20 D. H. C. Rangers, and 140 C. D. H. C. Rangers. Wherever I have gone I have met with the utmost kindness from the brethren of the local courts, the remembrance of which will ever be fondly cherished by me. Forty new courts were instituted, of which 5 were organized by Bro. C. C. Whale, 2 by Bro. Thomas Butler, P. D. H. C. R., 1 by Bro. R. E. Armstrong, P. D. H. C. R., and 1 by myself. Since this report was written, I am informed 9 new courts have been organized in Ontario for the month of July.

(5.) The membership of our Order, since the separation, ten years ago, is now upwards of 21,000. The following figures show the strides being made from year to year in this province :

1881	369 members,	15 courts.	1882	973 members.	
1883	1,340	"	1884	1,631	"
1885	2,084	"	1886	3,332	"
1887	4,841	"	1888	6,699	"
1889	9,483	"	1890	11,815	" 297 courts.

(6.) Our continued prosperity affords a complete answer to those advocates who have lately been rushing into print to attack us. We successfully withstood their assaults when we were numerically weak ; now, in our giant strength, we can afford to let them write on. * * *

The committee on Constitution and Laws, through their secretary, Bro. Ormiston, presented the following draft of by-laws for the High Court, which on due consideration was adopted :

To the High Chief Ranger and Members of the High Court of Ontario, I. O. F.

Your Committee on Constitution and Laws begs to present its final report as follows :

By-laws for the High Court of the Province of Ontario.

ARTICLE I. SESSIONS.

Sec. 1. The regular session of the High Court shall be held annually.

Sec. 2. Special sessions shall be held as provided in Article 62, Sec 3, of the Constitution.

ARTICLE II. CONCERNING THE HIGH COURT DEGREE.

Sec. 1. All members of the Order in good standing other than officers and representatives who attend the session of the High Court shall be eligible for the High Court degree, and be entitled to sit therein as Honorary Members.

Sec. 2. Honorary Members shall not be entitled to take part in the debates nor shall they have the right to vote on any question nor hold any office in the High Court.

ARTICLE III. REPRESENTATION.

Sec. 1. The basis of representation from Subordinate Courts shall be: Each Subordinate Court with fifty members or less shall be entitled to one representative and one additional representative for each additional fifty members or major fraction of fifty.

Sec. 2. Representatives shall be elected as provided in Section 88 of the Constitution.

ARTICLE IV. HIGH COURT DUES.

Sec. 1. The High Court dues, payable by each Subordinate Court, shall be at the rate of fifty cents per year for each beneficiary member in good standing upon its roll, which shall be payable in advance, one half on the first day of January and one-half on the first day of July, and shall be transmitted by each financial secretary with the semi-annual returns to the High Secretary.

ARTICLE V.

All supplies used by the Subordinate Courts shall be purchased of the High Court, as provided in Supreme Court rules.

ARTICLE VI.

The order of business shall be as provided in the ritual of the High Court.

ARTICLE VII.

Each Representative, immediately after addressing the presiding officer, shall give his name and address.

ARTICLE VIII. AMENDMENTS.

These By-laws shall not be altered, amended nor repealed except by the High Court at a session thereof, a two-third vote concurring, provided that no By-law nor any change thereof shall take effect until approved by the Supreme Chief Ranger in writing and the seal of the Supreme Court attached.

Bro. N. F. Paterson, Q.C., was re-elected H. C. R.

Brockville was unanimously chosen as the next place of meeting. The High Court finally adjourned shortly after midnight on the 13th.

The fourteenth session of the High Court was opened in the town hall, Brockville, on the 11th day of August, 1891.

The following officers were present at roll call :

H.C.R., N. F. Paterson, Q.C.; P.H.C.R., A. R. Milne; H.V.C.R., David Millar; H. Sec., James B. Halkett; H. Treas., T. G. Davey; H. Phys., Geo. H. Groves, M.D.; H. Coun., E. J. Hearn; H. Chap., Rev. A. Macgillivray; H.J.S., Thos. Lawless; H.S.W., David Ormiston, B.A.; H.J.W., P. Falconbridge; H.S.B., Thomas Butler; H.J.B., D. A. Nesbitt; H.Mar., Jas. Hewer; H. Coun., W. M. Eagleton; H. Mess., W. Cadwell; H. Auditors, Daniel Rose and W. S. Milne; H.C.I., C. C. Whale.

The following extracts are taken from the High Chief Ranger's report :

(2) During the year just closed, our beloved Order has been attended with a marked degree of prosperity, the total membership falling but little short of 30,000. In this High Court jurisdiction the initiations numbered 3,836, being the largest number for any year since the instituting of the Order in this province. The total membership at the end of the year was 14,937, the net increase, after deducting withdrawals, lapses and deaths, was 3,122, the greatest number during any one year. * * *

(16) It has occurred to me in the past that it is not in the interests of the Order that the offices of Supreme Chief Ranger, Supreme Secretary and High Secretary should be subjected to the probability, or even possibility, of change each year in the incumbency. It is important that brethren well qualified should fill these positions. To accept any of them, especially one of the two former, means a total surrender and abandonment of all other business occupations. As the question will, in all likelihood, come up at the approaching meeting of the Supreme Court, it might be advisable for our representatives to be forearmed with the opinion of this High Court. * * *

(32) It has been well said that joining a friendly society is better than depositing money in a savings bank. Sickness may come before the savings are large, or, if large, they may melt away through a long illness.

(33) The principle assumed by some societies that each member should pay an equal sum, whatever his age may be, is a mistaken one.

(34) There is a rising scale of probability of sickness throughout all the years of a man's life. A well-constituted friendly society, therefore, having regard to such increase of probabilities with years, and following in the footprints of ordinary life insurance companies, adopts the principle of payment appropriate to age, as no other system can be considered equitable. * * *

(36) As an evidence that the principles upon which our Order has founded its system of insurance are sound, I may mention that whilst the Dominion Parliament granted to us an act of incorporation, at the present session two benefit societies were refused incorporation.

(38) This may well be termed the life insurance age of the world. With

the advancement of civilization and enlightenment of the age, man has learned to regard life insurance as a legitimate means of making provision for those dependent on him.

(39) What, then, is the duty of the hour? The brother who contents himself with being a member—doing nothing to advance the membership—is not loyal to himself, to his court, nor to the Order. A continuous, healthy influx of new blood is absolutely necessary to our success. Having no salaried or commissioned agents, we rely solely upon the efforts of individual members that the Order may go “onward and upward.” Each individual member, therefore, is morally bound to put forth every legitimate effort to induce his fellow-men to join our ranks.

We have transcribed the following from the records of this session :

THE FREEDOM OF THE CITY.

At this stage a deputation consisting of His Worship the Mayor and Mr. Councillor Lyman was announced in waiting, and upon being introduced by P.H.C.R. Milne and H. Counsellor Hearn, they were received with High Court Honors, after which His Worship read the following address :

To the Officers and Members of the High Court of the Independent Order of Foresters of the Province of Ontario.

GENTLEMEN,—

In my representative capacity as Mayor of the town of Brockville, it is my pleasant duty to extend to you a cordial welcome to the town of Brockville, which I beg to assure you appreciates the compliment implied by the presence within its precincts of the High Court of so important a body as the Independent Order of Foresters.

I have not the honor of being a member of your society ; yet from what I have read, seen, and learned otherwise, it is an organization which appeals to the sympathy of every person who has a proper regard for an institution with such admirable aims and objects.

On behalf of the citizens generally, I beg to extend to you the freedom of the town, and assure you that my best personal, as well as my official, efforts shall be enlisted in the task of making your stay pleasant, and am sure I shall therein receive the hearty co-operation of our citizens personally.

I have every reason to hope that, at the conclusion of your business deliberations, which I trust will be of the most successful character, you will feel that, in welcoming you in the name of the citizens, I am employing no mere conventional formality, and that your reminiscences of your stay in the “Island City” will suggest only pleasant recollections.

Permit me, gentlemen of this High Court, to ask your acceptance, at the hands of its Mayor, of the hospitalities and freedom of the town of Brockville during your stay within its borders.

(Signed,) DAVID S. BOOTH,

Dated this 11th day of August, 1891.

Mayor.

Bro. N. F. Paterson, H. C. R., responded in appropriate terms, expressing the gratification of the High Court at the warm welcome extended to it. Moved by Rev. A. Macgillivray, seconded by Bro. Daniel Rose, and unanimously

Resolved, That the officers and members of the High Court of Ontario desire to express their great satisfaction at the presence in their midst of the Supreme Chief Ranger, and would avail themselves of the present opportunity to convey to him their hearty congratulations on the distinguished honor that was recently conferred upon him by his election to the position of Right Worthy Grand Templar, the highest office in the gift of the Independent Order of Good Templars. The High Court regards this distinction not only as an honor to the Supreme Chief Ranger, but also as an honor to the Independent Order of Foresters, and their earnest hope is that he may be long spared to adorn both offices by that high character and those splendid abilities that have contributed so largely to the advancement of both Orders.

The Supreme Chief Ranger thanked the High Court heartily for the resolution just adopted.

As the High Officers had failed to acknowledge, in their reports, the work done by the Supreme Court in the province, the S. C. R. did not lose the opportunity of showing what had been done by the Executive Council when reporting on the state of the Order, as follows :

Bro. Dr. Oronhyatekha, chairman, brought in the report of the Committee on the State of the Order, which was adopted, and is as follows :

To the High Court of Ontario.

Your Committee on the State of the Order beg to present the following report :

They find, from the official reports before them, that the Order was never in a more satisfactory and prosperous condition than it is at the present time. When the keen competition which exists in our Province is taken into consideration, we think the institution of seventy-four new courts in Ontario alone is a record of which any High Standing Committee may justly be proud. In this connection your committee desires to place on record their appreciation of the material assistance rendered our High Court by the Supreme Court, under whose auspices sixty of the seventy-four new courts were instituted.

The courts instituted by the officers of the High Court, with the number of members in such courts on the 1st June, are as follows :

High Physician,	Court Fitzroy,	No.	16	36
E. Willfong,	" Winterbourne,	"	204	28
"	" Ayr,	"	413	18
Thos. Butler,	" Merivale,	"	541	21
R. Armstrong,	" Metcalfe,	"	609	18

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Mayor.

H. V. C. Ranger,	Court Scarboro',	No. 628	24
J. T. Carson,	" Western Star,	" 648	19
Rev. A. P. Watts,	" Granite,	" 651	18
Thos. Butler,	" Billing's Bridge,	" 670	24
P. F. Carey,	" Rouille,	" 674	18
High Secretary,	" Cambridge,	" 675	16
High C. Ranger,	" Kinmount,	" 703	21

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We desire, also, to mark our high appreciation of the manner in which our cause has been uplifted by many of our subordinate courts. But your committee are of opinion that, of all the agencies producing the magnificent results shown in the reports of our High Officers, of a net gain in membership during the year of over 3,100, none has been more potential than the grand work done by our genial Inspector, Bro. Charles C. Whale.

Your committee recognize the fact that our great Province has been pretty well filled with courts, and that the duty of the incoming Executive will be chiefly in the direction of building up the existing courts, hence the wisdom of putting into the field, during the coming year, an additional inspector to assist our Bro. Whale in his all-important work.

All of which is respectfully submitted.

ORONHYATEKHA.

A. R. MILNE,

JAS. ADAMS,

WM. GERRY.

Bro. David Millar, of Toronto, was elected H. C. R.

The High Court then adjourned, to meet next year in Barrie.

The High Court held its fifteenth annual session in the Opera House, Barrie, commencing 9th of August, 1892.

The High Officers present at roll call were :—

H.C.R., David Millar; P.H.C.R., N. F. Paterson, Q.C.; H.V.C.R., Rev. Alex. Macgillivray; H. Sec., Jas. B. Halkett; H. Treas., Thos. G. Davey; H. Phys., J. Dunfield, M.D.; H. Coun., W. H. Bartram; H. Chap., Rev. John McLaren; H.J.S., Thos. Lawless; H.S.W., L. G. Morgan; H.S.B., J. T. Carson; H.J.B., Alex. McKee; H. Mar., Wm. Little; H. Coun., A. L. Chandler; H. Mess., Charles C. Baird; H. Auditors, Daniel Rose and David Ormiston; H. C. Ins., C. C. Whale and Henry Gibbens.

The following extracts are from the High Chief Ranger's report :—

We have a membership in this High Court jurisdiction of 17,729, which makes an increase of 2,792 during the year—showing unmistakably the hold

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348	19
351	18
370	24
374	18
375	16
703	21

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ONHYATEKHA.
R. MILNE,
S. ADAMS,
I. GERRY.

xt year in Barrie.

sion in the Opera

C.; H.V.C.R., Rev.
s., Thos. G. Davey;
m; H. Clap., Rev.
S. Morgan; H.S.B.,
ittle; H. Coun., J.
s, Daniel Rose and
ibbens.

Chief Ranger's re-

on of 17,729, which
mistakably the hold

which the Order has upon the country. But what I consider a stronger indication of our prosperity is that the "lapses" do not increase in the same proportion as the "membership." * * *

Of the ninety-one courts instituted, eighty were organized by the Deputies of the Supreme Chief Ranger. * * *

It may not be amiss, in this place, and before concluding, to say a word or two about the Order as a body. It is a long leap to make from a membership of 369, to one of 40,000, and from an indebtedness of \$4,000 to a surplus of nearly half a million of dollars. Yet this has been accomplished by the I.O.F. in the short space of eleven years. Time brings great results to those who do their duty. The Order has added ten thousand members to its roll during the year. Gradually it is gaining strength in every High Court, and justly asserting itself as the best fraternal benefit association in existence. It has already started in forming a girdle round the earth, having its standard in the Eastern Hemisphere in Great Britain, and in the Southern Hemisphere in Australia. Under Divine guidance, it will be one of the great agencies destined to make all men of one mind who will live in harmony and peace, and war be driven forever from the earth.

Then let us pray, that come it may, and come it will for a' that,
That man to man, the world o'er, will brothers be and a' that.

The soundness of the principles of this Order has been unsuccessfully assailed, and the letters of the Supreme Chief Ranger have been recognized as the ablest contributions to the press in defence, not only of this Order, but of those on which all sister associations are based. So much has the merit of these contributions been recognized, that men at the head of some of our sister associations doing business in Ontario, have preserved them, and as occasion requires, use them in the advocacy of their own associations as against straight line insurance companies. You will thus see that the letters were written in no narrow and selfish, but in a broad and liberal, spirit. They have been the most powerful articles in demonstrating the soundness of the principles of the I.O.F. or any other fraternal associations rightly conducted.

The position which we occupy has not been attained by any hap-hazard work. One man was the architect, and the same man has been the builder, and let us, who receive and see the benefit be thankful that he has seen the fruit of his labors solidly and substantially grow to their present dimensions. The management has been conducted with ability and integrity, and, as has already been stated, its record is an answer to adverse criticism. There is not a policy-holder of the Independent Order of Foresters who has not the utmost confidence that his interests are carefully protected. These interests are under the care of broad integrity, and, will I say, massive ability, and the Order to-day is a monument to the integrity, enterprise and skill of the Supreme Chief Ranger. What the Order has accomplished under the ruling mind of Dr. Oronhyatekha is a matter of history, long may he live to control its destinies.

The Doctor has been also fortunate in having as colleagues such men as P. S. C. R., E. Botterell, a strong man, second only to himself. Two such men at the head of our Institution give the greatest confidence to the membership, and is a guarantee that the interests of the future will be as wisely conserved as they have been in the past.

The others are men of integrity and position, on whose judgment the S. C. R. has at all times unhesitatingly relied, men who would give strength and confidence to any association with which they might be connected.

The following extracts are taken from the minutes of the session.

CIVIC WELCOME.

An intimation having been conveyed to the High Court that members of the Corporation of Barrie were waiting to present to the High Court an address of welcome to the town, it was resolved to receive the deputation, and Brother N. F. Paterson, P. H. C. R., introduced the gentlemen. After they had been appropriately welcomed, Mr. John M. Bothwell, Reeve, in the absence of the Mayor, read the following address of welcome :

To the Officers and Members of the High Court of the Independent Order of Foresters of the Province of Ontario :

On behalf of the Corporation of the town of Barrie, it is our pleasing duty to extend to you a most cordial and hearty welcome to our pleasant and prosperous town, and beg to assure you that we are fully sensible of, and duly appreciate, the compliment paid us by the selection of our town as the place of meeting for 1892, of such an important body as the Independent Order of Foresters.

In presenting our official greeting, we sincerely trust that the present propitious weather will continue during your stay amongst us, and that you will, while here, spend a pleasant and profitable time, both with regard to yourselves personally, and the beneficent Order you are representing ; and that when your official business is concluded, and you return to your respective homes, you will carry with you such pleasant recollections as will induce you to pay us further visits either in your official or social capacity.

We regret very much the absence of our Mayor, who is out of town on his holidays, and we know he will feel keenly the disappointment of not being with us in presenting you with this address and joining us in our felicitations.

Signed on behalf of the Corporation of the town of Barrie.

JNO. M. BOTHWELL, Reeve.

S. M. WELLS, First Deputy Reeve.

R. E. FLETCHER, Second Deputy Reeve.

F. M. MONTGOMERY, Councillor.

M. J. FRAWLEY, Councillor.

S. CALDWELL, Councillor.

A suitable response was made by the High Chief Ranger, which was supplemented by some happy remarks by the Supreme Chief Ranger; after which the deputation retired.

A large amount of business was transacted by the High Court, and much time was spent in the consideration of a number of proposed amendments to the constitutions and laws, but which would not be of much interest to the general reader. When the business of the High Court was finished shortly before midnight of the 11th, the Supreme Chief Ranger took the chair and installed the officers for the ensuing year.

Bro. Rev. Alex. Macgillivray, of Toronto, was elected H. C. R.

At the conclusion of the installation ceremony, the newly elected High Chief Ranger, and other officers, addressed the High Court for a few minutes, thanking the members for the high honor conferred upon them, and expressing their determination to put forth every effort in their power to extend and strengthen Independent Forestry in Ontario.

PRESENTATION.

At this stage of the proceedings, the Supreme Chief Ranger stepped forward, and, on behalf of the members of the Order, presented to Brother John A. McGillivray, Q.C., S.S., the silken insignia and other vestments appropriate to his rank in the legal profession.

Brother McGillivray spoke briefly but eloquently, in returning thanks for this additional expression of good-will on the part of his brother Foresters toward him.

Fortunately for the historian, the records of the High Court of Ontario are so ample and complete that a simple digest thereof must represent pretty fairly its history. We have seen that at its institution there were only 11 courts, all told, in existence in Canada, with about 250 members. During the 15 years that have elapsed since that date, the High Court of Ontario has never had its lamp extinguished. Once, it is true, its beacon light could scarcely be seen, as its flame feebly flickered, and a breath would have put it out altogether. But it was not to be, though the number of its courts was reduced to 10, with only 196 members, it still fought bravely on for "Liberty, Benevolence and Concord." Truly the men who stood then at their posts, within the walls of the High Court of Ontario, fighting bravely against enemies from without, and against traitors from within, have had their reward in seeing the mother High Court grow and prosper with the

Order, till to-day she stands proudly pre-eminent with her 521 courts and her 21,000, and more, loyal and true Foresters. The feelings of satisfaction with which they view the magnificent proportions to which the Order has grown in Ontario, must be accompanied with a just feeling of pride at the knowledge that the 21,000 Foresters within the High Court represent the very flower of the honest, intelligent and substantial citizens of Ontario. How could it be otherwise, with such noble leaders as those who have succeeded Dr. Oronhyatekha as High Chief Ranger? Bros. John A. McGillivray, Q.C., Ed. Botterell, Judge W. W. Fitzgerald, Geo. A. Proctor, W. Griffith, A. R. Milne, N. F. Paterson, Q.C., David Millar, and last, though not by any means the least, Rev. A. Macgillivray, H.C.R., who is just closing one of the most successful years in the history of the High Court of Ontario, are names that are a guarantee of success. They are names of which any society may justly be proud. They are names that will always be fondly cherished by the Independent Foresters of Ontario. We dare not undertake even to mention the names of the able and worthy men who have served during these years as lieutenants. Such names alone would fill a volume.

QUEBEC.

THE High Court of Quebec was instituted at Sherbrooke, by Bro. A. B. Caldwell, then Supreme Secretary, on the 7th September, 1880.

The following composed the first staff of officers. viz., H.C.R., H. Bradford, Sherbrooke; H.V.C.R., Thos. McMichael, Windsor Mills; H. Secretary, R. Davidson, Sherbrooke; H. Treasurer, T. J. Tuck, Sherbrooke; H.S.W., E. E. Bartlett, Waterville; H.J.W., T. J. Maughan, Richmond; H.S.B., H. W. Hunting, Huntingville; H.J.B., G. Henry, Lennoxville; H. Chaplain, A. Law, Lennoxville; H. Physician, Dr. F. Q. Austin, Sherbrooke; H. Mar., L. Smith, Sherbrooke; H. Mess., E. L. Hunting, Lennoxville; H. Con., C. R. Jones, Waterville.

The High Court did not accomplish much, and lasted only a short time, when the charter was allowed to lapse. In 1887, the present High Court was instituted in Montreal. The following account, given at the time, is taken from the columns of *The Independent Forester*:

RE-INSTITUTION OF THE HIGH COURT.

Pursuant to notice given by the S.C.R., the representatives from the courts in Quebec met in convention in the St. Lawrence Hall, Montreal, on the evening of the 18th August, 1887, to take into consideration the formation of a High Court for the Province of Quebec. The officers and members of the Supreme Court were present at the convention. After explanations from the S.C.R., the representatives retired for consultation, and in due time reported that four were in favor of the formation of a High Court, and three opposed. The S.C.R. stated that he could not see his way clear to recommend the formation of a High Court unless there was greater unanimity expressed among the representatives of the Subordinate Courts, and suggested that an adjournment be taken for further consultation till the following evening, when, if they had come to an agreement, the Supreme Court would undoubtedly take a recess to assist at the formation of the High Court. The convention accordingly adjourned to meet again on the evening of the 19th August.

The representatives of the courts in the Province of Quebec again assembled in the St. Lawrence Hall on the evening of the 19th August, and reported that they had unanimously agreed to petition for a charter for a High Court for the Province of Quebec. Thereupon the Supreme Court took a recess, and the convention of the Subordinate Court representatives was called to order by the S.C.R.

The High Court Degree was then conferred upon the representatives and members present.

The S.C.R. then appointed a nominating committee, who reported, recommending the appointment of the following staff of officers, which was done. H.C.R., Bro. Frank Smith, Richmond; P.H.C.R., Bro. Charles Knowles, Quebec; H.V.C.R., Bro. H. W. Hunting, Lennoxville; H. Sec., Bro. John W. Stocks, Sherbrooke; H. Treas., Bro. Robt. Burge, Lennoxville; H. Phys., Bro. Dr. Henry Russell, Quebec; H. Coun., Bro. F. S. Foss, Sherbrooke; H. Auditors, F. H. Wildgoose and T. I. Rutherford, Montreal; H. Chaplain, Bro. Rev. J. H. Dixon, Montreal; H.S.W., Bro. C. W. Bolton, Montreal; H.J.W., Bro. Peter Johnson, Richmond; H.S.B., Bro. W. W. Bailey, Cookshire; H.J.B., Bro. Louis J. D. Berg, Quebec; H. Mar., Bro. Charles J. Odell, Sherbrooke; H. Con., Bro. W. H. Killingbeck, Rockland; H. Mess., Bro. George Henry, Lennoxville.

The above brethren were then duly installed into office by the S.C.R. and the officers of the Supreme Court, the following being elected representatives to the Supreme Court: Bros. J.H. Dixon, John W. Stocks, F.H. Wildgoose, H. W. Hunting.

The High Court of Quebec then duly adjourned.

The brethren of Quebec labored for some time under great difficulties, owing principally to the mixed population of the country, and to the fact that the major portion of the people were Roman Catholics. At length, however, courts were formed, composed almost exclusively of French citizens, and into some of which Catholic priests were initiated, and became Foresters. From this time the I. O. F. has made steady progress, till to-day there are, besides the English speaking and the mixed courts, some 35 prosperous courts composed almost entirely of French Catholics. Court Champlain, No 663, one of the French Courts, proudly stands in the front ranks of our courts, with upwards of 250 members.

THE SIXTH ANNUAL SESSION.

The sixth session of the High Court was held in Valleyfield, beginning on the 2nd day of August, 1893, and lasting three days.

and proved to be a most successful session. The following extracts are taken from the printed minutes of the session. The H. C. R., among other things, said:—

Reviewing the work of the past year, I have much pleasure in assuring you that in no one year of our history as an Order have we enjoyed such unprecedented success as during the past twelve months. The total membership on the 31st July, 1892, was 38,560; on July 31st, 1893, the total membership was 50,847, showing an increase during the year of 12,287. In this High Court jurisdiction the initiations numbered 1 655, being the largest number for any one year since the instituting of the Order in this Province, the total membership being, with the year ending July 1st, 1893, 4,750 in 102 courts, after deducting withdrawals, lapses and deaths.

In order that you may have a better idea of the good work being done by our Order in this Province, I beg to submit to you the following statistics;—

BENEFITS PAID.

For the year ending July 31st, 1893:

16 on \$1,000 00....	\$16,000 00
6 “ 2,000 00....	12,000 00 (\$1,000 held for letters of guardianship).
2 “ 3,000 00....	6,000 00

\$34,000 00 total amount paid.

Paid for sick benefits from July 1st, 1892, to July 1st, 1893, \$6,580.04.

Funeral benefits paid from July 1st, 1892, to July 1st, 1893, \$700.00.

From the High Secretary's report I take the following:—

You will note with pleasure that the Forestric year just closed has been the most prosperous period in our annals in this Province. A year ago the High Court of Quebec had under its jurisdiction 3,074 members in 72 courts; this year I am enabled to report 4,719 members in 100 courts on your rolls, 33 new courts having been instituted during the year, as against 24 new courts in last year's report. Four courts have been suspended, one court consolidated, making five courts to be deducted from the gross increase, and yet leaving the encouraging net gain of 28 courts and 1645 members. I cannot pass this portion of my report without alluding to the grand work of institution carried on by our distinguished High Chief Ranger and his deputies in the establishment of so many new courts in this Province, an accomplishment the more noteworthy, as it will be noticed, in the report of last year's proceedings of the High Court, it had been anticipated that the limit of increase had been nearly reached.

PROGRESS OF THE ORDER.

The steady growth of the Order from the institution of the High Court to the present time, is shown at a glance by the following table:

High Court of Quebec, instituted Aug. 19th, 1887, with 10 subordinate courts, and 278 members.

At end of first year, 24 courts instituted—net gain,						416	members.
"	second	"	2	"	"	—	"
"	third	"	9	"	"	—	"
"	fourth	"	13	"	"	—	"
"	fifth	"	24	"	"	—	"
"	sixth	"	33	"	"	—	"
						256	"
						336	"
						743	"
						1045	"
						1645	"

Total Membership.....4719

FINANCES.

Our finances are in a healthy condition. All accounts have been paid directly after presentation, and, notwithstanding the large outlay in mission work, organizing new courts, and prizes paid to courts and members, the available cash balance continues to get higher. The pass-word of the High Standing Committee has been to live within our means, pay all we owe, and borrow nothing. A year ago I was able to report \$1,295.44 as being in the E. T. Bank. This year there is \$1,825.71, a net gain of \$530.27, with liabilities of only \$50.20.

The visit of the British Representatives to the High Court was quite an event. They arrived from Montreal by steamer at 5.30 p.m., on the 23rd of August. The High Court adjourned and proceeded in a body to the docks to receive the distinguished visitors, and accord them a right royal welcome to Quebec. It is needless to say that this was done in the enthusiastic manner in which the High Court is accustomed to do such things. The visitors, who were accompanied by the Supreme Chief Ranger, were escorted by the whole High Court to the City Hall, where the sessions of the High Court were held, and where the distinguished brethren were formally welcomed. Later on in the evening, the S.C.R. introduced to the High Court the following brethren, who each delivered a short address :

Bro. Rev. W. J. McCaughan, High Chief Ranger of the High Court of Ireland.

Bro. James Marshall, High Chief Ranger of the High Court of Scotland.

Bro. Alex. Scott, High Secretary of the High Court of Scotland.

Bro. Martindale Ward, M.D., High Physician of the High Court of London.

Bro. J. D. Williamson, M.D., High Physician of the High Court of Ireland.

Bro. F. W. Rackham, High Secretary of the High Court of London.

Bro. J. S. Duncan, High Treasurer of the High Court of Scotland.

Bro. W. T. Hyett, of the High Court of Wales.

Bro. Joseph Malins, Jr., of the High Court of Mid-England.

Bro. Ronald McDougall, Agent of the Supreme Court in England.

Bro. W. F. H. Thompson, H.V.C.R. of the High Court of Wales.

Bro. Col. N. F. Paterson, General Superintendent of the Order in Great Britain, who in turn responded very kindly to the hearty welcome tendered them by this High Court.

The Supreme Chief Ranger then addressed the High Court, giving some very good advice regarding the choice of material to be initiated into the Order.

The Supreme Chief Ranger afterwards installed the following officers :

H.C.R., Bro. Peter Strathearn, 134 Dorchester-street. P.H.C.R., Bro. Henry Walters, M.A., Morin College, Quebec. H.V.C.R., Bro. Geo. F. Slack, M.D., Farnham. H.S., Bro. J. W. Stocks, Box 664, Sherbrooke. H. Physician, Bro. Douglas Decow, Montreal. H. Counsellor, Eugene Sicotte, Richmond. H. Chaplain, Rev. Bro. J. E. Duclos, Valleyfield. H. J. Secretary, Bro. James Ellis, 131 Peter-street, Quebec. H. S. Woodward, Bro. J. A. Bergeron, Montreal. H.J., Bro. W. C. Fuller, Sherbrooke. H. S. Beadle, Bro. W. J. Brown, Montreal. H. J. Beadle, Bro. Jas. J. Solby, Hochelaga. H. Conductor, Bro. Ed. P. Pope, Hatley. H. Marshal, Bro. J. S. X. Dussault, Montreal. H. Messenger, Bro. O. W. Bedard, 46 St. Peter-street, St. Roch.

AUDITORS.—Bro. Frank H. Wildgoose, 201 Ash Avenue, Point St. Charles. Bro. D. J. McArthur, Montreal.

The High Court adjourned on the 24th August, to meet again next year at Sherbrooke.

NEW BRUNSWICK.



CONVENTION of the members of the Independent Order of Foresters assembled in the Pythian Temple, Moncton, on Wednesday, 5th day of September, 1883, at 5 p.m., Bro. J. E. B. McCready, editor of the *Moncton Daily and Weekly Transcript*, presiding as Chief Ranger *pro tem*.

The following officers and members were reported present, and qualified to sit in the convention, viz:

From Court Moncton: H. A. Atkinson, V. C. R.; A. M. Hubley, R. S.; C. H. Webb, F. S.; F. C. Harris, S. W.; W. Watson, J. W.; C. E. Northrop, S. B.; Rev. George O. Gates, Chap.; Dr. J. F. Covey, Physician; E. M. Estey, T.; John H. Marks, W. McK. Weldon, B. W. Duffy, John B. Sangster, H. McAfee, Dr. E. T. Rogers, Dr. W. Norfolk; From Court Dorchester: H. R. Emmerson, C. R.; R. A. Chapman, V. C. R.; M. G. Teed, R. S.; P. M. Morrison, F. S.; A. E. Oulton, P. C. R.; S. McDowell, J. W. S. W. Tingley, S. B.; A. W. Upham, J. B.; S. E. Wilson; From Court Chignecto: J. F. Allison, C. D. H. C. R.; C. Oulton, J. W.; From Hillsborough: John A. Beatty, C. R.; Rev. Geo. W. Fisher, V. C. R.; From Petitecodiac: F. W. Emmerson, C. D. H. C. R.; J. A. Ritchie, C. R.; From Ottawa: Chas. Punchard, D. S. C. R.

The Supreme Chief Ranger was then announced, and duly introduced, and received with grand honors. The Chief Ranger *pro tem*, then resigned the chair to the Supreme Chief Ranger, who, in a brief speech acknowledged the hearty welcome extended to him, and also explained the purpose for which the convention had been called.

The following petition was drawn up and signed by all the members of the Subordinate Courts present:—

To the Executive Council of the Independent Order of Foresters:

The undersigned officers and members of the Subordinate Courts, believing that the highest interests of the Independent Order of Foresters will thereby be promoted in the Province of New Brunswick, respectfully pray that a charter for a High Court, to be known as the High Court of New Brunswick, be granted to them.

And, as in duty bound, your petitioners will ever pray.

Dated at Moncton, this 5th day of September, 1883.

The prayer of the petitioners was granted by the Supreme Chief Ranger, and a Committee on Nomination for High Court officers was appointed, composed of the following brethren : J. E. B. McCready, R. A. Chapman, F. W. Emmerson, J. F. Allison, and John A. Beatty.

The Committee retired for consultation, and a brief recess was declared during the absence of the committee. On their return the convention was again called to order, when the committee presented their first report relating to the elective officers. The convention then adjourned to meet again at 7.30 p.m.

The convention was again called to order at 7.30 p.m. by Bro. Dr. Oronhyatekha, Supreme Chief Ranger. Bros. J. E. B. McCready and F. W. Emmerson were appointed to test those present in the Subordinate Court Degree. All present having been reported to be worthy Foresters, the Supreme Chief Ranger informed the Committee on Nominations that they had recommended a brother as one of the officers, who was yet only a social member, and therefore ineligible, and requested them again to retire and complete their nominations for all the offices. The committee accordingly retired again, and shortly afterwards returned and submitted their report.

The report of the committee was laid on the table, and the Supreme Chief Ranger then conferred the High Court degree on the representatives present, after which the nominations were conferred, and the following duly installed as the first staff of officers :—

H.C.R., Bro. R. A. Chapman, Sheriff of the County of Dorchester ; P. H. C. R., Bro. J. F. Allison, Merchant, Sackville ; H. V. C. R., Bro. J. E. B. McCready, Editor *Transcript*, Moncton ; H. S., Bro. H. A. Atkinson, Barrister, Moncton ; H. T., Bro. A. E. Oulton, Judge of Probate, Dorchester ; H. Physician, Bro. Walter Norfolk, M.D., Moncton ; H. Counsellor, Bro. H. R. Emmerson, Barrister, Dorchester.

REPRESENTATIVES TO SUPREME COURT.

Bro. Hon. D. L. Hanington, M. P. P., ex-Premier, Dorchester ; Bro. Dr. J. R. Inch, Principal of College, Sackville ; Bro. George H. Pick, Freight Dep't I. C. R., Moncton ; Bro. W. A. Trueman, Barrister, Albert, Albert County.

AUDITORS.

Bro. P. W. Morrison, Banker, Dorchester ; Bro. J. A. H. Mason, Banker, Sackville.

The High Chief Ranger elect then submitted the following appointments, which were duly confirmed, viz. :

H. Chaplain, Bro. Rev. George O. Gates, Moncton ; H. J. S., Bro. F. W. Emmerson, Barrister, Petitcodiac ; H. S. W., Bro. J. A. Beatty, Albert ; H. J. W., Bro. C. Outhouse, Sackville ; H. S. B., Bro. M. G. Teed, Barrister,

Dorchester ; H. J. B., Bro. S. Ritchie, Petitecodiac ; H. Marshal, Bro. C. E. Northrop, Moncton ; H. Conductor, Bro. S. Edgar Wilson, Dorchester ; H. Messenger, Bro. J. H. Marks, Moncton.

Moved by Bro. J. E. B. McCready, seconded by Bro. H. R. Emmerson, that the bonds of the High Secretary and High Treasurer be fixed at one thousand dollars each. Carried.

Moved by Bro. H. A. Atkinson, that the charter fee for Subordinate Courts be one hundred dollars. Carried.

Moved by Bro. H. A. Atkinson, seconded by Bro. J. F. Allison, that the capitation tax be fixed at 75 cents per annum.

Moved in amendment by Bro. J. E. B. McCready, seconded by Bro. H. R. Emmerson, that the capitation tax be one dollar. The amendment carried.

On the motion of Bro. H. R. Emmerson, seconded by Bro. J. F. Allison, Moncton was unanimously selected as the place for holding the next annual meeting.

The second Wednesday in August was selected as the time for holding the next annual session.

Short speeches, which were enthusiastically received, were then delivered by the High Chief Ranger, High Vice Chief Ranger, Supreme Chief Ranger, High Chaplain, Past High Chief Ranger, High Secretary, High Treasurer and High Counsellor, all the speakers expressing unbounded confidence in the future of the Order. The Supreme Chief Ranger also exemplified the unwritten work.

The High Court of New Brunswick was then duly closed, to meet again in Moncton, on the second Wednesday of August, 1884, and thus concluded a most successful and auspicious inauguration of the High Court.

THE TENTH ANNUAL SESSION.

The Tenth Annual Session of the High Court of New Brunswick was held in the city of St. John, beginning on the 8th of August, 1893, and lasting three days, there having been about 200 members and visitors present. We transcribe from *The Independent Forester* the following, from a letter written by the S.C.R. relative to this session.

At the evening session of the first day, Hon. Judge Wedderburn, Supreme Counsellor, and myself, paid an official visit to the High Court. It is needless to say that the welcome we received was such as to quicken the pulses of any man with joy and gladness. What a contrast was there to the High Court which greeted us in this same city years ago. Then there were only 29 members present who were so timid that they seemed to be afraid to hear the sound of their own voices. This time we were greeted by about 200 as enthusiastic Foresters as are to be found anywhere, composed very largely

of bright, stalwart young men, who give you an idea of strength and vitality, with here and there a head that was frosted o'er, that suggested wisdom and stability.

I had not long to wait to learn that the timidity of former years had entirely worn away, as one of the stalwarts rose in his place and, without any circumlocution, amid roars of laughter of the High Court, said that he "did not believe that the decision of the Supreme Chief regarding the reconsideration of the ballot selecting the next place of meeting was correct." However, I had only to "bide a'wee" for my revenge on the brother for thus questioning the correctness of my decision, for, in replying to the enthusiastic welcome, I had occasion to chaff the Supreme Counsellor for his benightedness in opposing the admission of the ladies to the Order. The next morning I found that Bro. McKay, as the saying is, was still "after me," and with a boldness born of youth, stated that as the S.C.R. had last evening referred to the admission of the ladies, and the subject would be very likely introduced at the Supreme Court, he moved that the representatives be instructed to vote against such a measure. An amendment was promptly moved that the representatives be instructed to advocate and vote for the admission of the ladies.

I explained to the High Court than I had given my promise to my colleagues on the Executive not to introduce again personally the question of the admission of the ladies, and I therefore thanked the brother for bringing the subject up, as that would necessitate the taking of the question to the Supreme Court. The vote was taken, and when the supporters of the amendment seemed to have secured a majority and so declared by the H.C.R., the question got intensely interesting, and cries of "division," "division," arose from all over the house, and then the order of the chair, that "all in favor of the amendment please rise" was instantly followed by a general uprising of the supporters of the ladies, and the count began and the result soon announced as "49." The chair then gave the order, "those opposed will rise," and the count was again carefully made and when the H. Marshal said, "27 H.C.R.," there was a burst of applause from the victors, mingled with roars of laughter, at this most unexpected turn of events. I was looking at H. Secretary Emmerson as the two sides rose to be counted, one after the other, and which, even to the unpractised eye, showed a most decisive victory for the champions of the ladies. His face was a study, the look of blank dismay and amazement thereon as he saw his High Court instruct the representatives, by a vote of nearly two to one, to "work and vote to have the doors of the Order thrown wide open to our wives, daughters and sweethearts," was worth the study of one of the "old masters." A brother afterwards asked me, "did you observe McKay's face as the vote was taken?" I said "No, I was looking at Emmerson at the time." "Well," said he, "You missed a sight. The corners of McKay's mouth dropped as he stood looking at his fellow 'noes,' and when the Marshal announced the result of the count,

the corners seemed to work down till they looked as if they were going round the angles of his jaw. The look on his face was enough to make an Egyptian mummy laugh." Thus was a most substantial, and, I am bound to say, most unexpected victory secured for the ladies, God bless them. I suspect the ladies have largely to thank the Good Templar Foresters for the vote. The Supreme Counsellor, who was among the defeated, philosophically observed to me, "Well, it's always the unexpected that happens." His looks told me he was speaking from the heart.

The High Court adjourned about noon on Thursday. At two o'clock of the same day a procession was formed at the Mechanics' Institute, where the High Court had held its sessions, and marched through the principal streets, headed by a band, to Indian Town, and thence, as the guests of the local courts, for a short sail up the river St. John to "a clam bake at Watter's landing." It is needless to say that this treat was immensely enjoyed by us all, as with stories and songs we sailed up and down the waters of the picturesque St. John river. In the evening there was an immense meeting in the Opera House, which was filled "from pit to dome" with an appreciative audience. The chair was occupied by Bro. Dr. Hetherington. The first speaker he introduced was the Mayor of the city, who in graceful words welcomed the Supreme Chief Ranger and the High Court to St. John. He trusted that the visiting Foresters would not only enjoy themselves, but that their gathering would result in advancing the welfare of their Order.

The chairman then introduced the silver-tongued Bro. Rev. G. M. Campbell, whose polished and well-rounded sentences not only riveted attention but delighted the immense audience as he eloquently portrayed the God-given foundation principles of Independent Forestry. He paid a glowing tribute to the Mohawks for their eloquence and sagacity in council and bravery in war, and he trusted that the Supreme Chief Ranger would long be spared to administer the affairs of the Independent Order of Foresters. The S. C. R. was the next speaker, who occupied a little over an hour in discoursing about the I. O. F. and its benefits.

He was followed by the Hon. Judge Wedderburn, who spoke briefly, but with his usual polish, force, and eloquence, after which Bro. Monroe, High Chief Ranger of Nova Scotia, delivered the closing address, and, with "God Save the Queen" from the band, a most successful meeting was brought to a close.

Before the adjournment of the High Court, the Supreme Chief installed the following officers:

H.C.R., Le Baron Coleman, St. John, N.B.; P.H.C.R. Herbert C. Creed, M.A., Fredericton.; H.V.C.R., Wm. Kinghorn, Fredericton; H. Sec., F. W. Emmerson, Petitcodiac; H. Treas., E. P. Eastman, Petitcodiac; H. Phy., R.W. Sprague, M.D., Montague Bridge; H. Coun., A. W. McCrea, St. John; H. Chap., Rev. E. Bell, Boiestown; H. J.S., W. W. P. Starratt, Elgin;

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H.S.B., Wm. E. Thistle, Hartland ; H.J.B., A. C. Gibson, Centerville ; H.
Mar., W. H. Walker Fredericton ; H. Con., W. Reid, Marysville ; H. Mes.,
H. Berton Allison, Sackville ; Auditors, J. A. Lindsay, Woodstock ; G. G.
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NOVA SCOTIA.

A CONVENTION of the members of the Independent Order of Foresters met in the Orange Hall, Truro, and was duly called to order by Bro. Dr. Oronhyatekha, Supreme Chief Ranger, at 5.30 p.m., of the 24th day of September, 1883. After all the brethren had been tested, and found worthy Foresters, the Supreme Chief Ranger explained the objects of the Convention, and appointed the following a Committee on Nominations, viz.: Bros. W. M. Reed, H. S. Sutherland, E. A. King, J. B. Black and J. Suckling, to report at the evening session. The Convention then took a recess till 7 o'clock p.m.

EVENING SESSION.

The Convention was called to order at 7 o'clock p.m., by the Supreme Chief Ranger, Bro. Dr. Oronhyatekha.

The following petition was then duly presented, viz.:

To the Executive Council, Independent Order of Foresters.

We, the undersigned representatives from the Subordinate Courts in the Province of Nova Scotia, believing that the interests of the Order would be promoted thereby, respectfully pray that a charter be granted to them, for the organization of a High Court for Nova Scotia.

And, as in duty bound, your petitioners will ever pray.

Dated this 24th day of September, 1883, at Truro, Nova Scotia.

J. W. MACDONALD, P. J. CHISHOLM, A. W. GRAY, JOHN B. BLACK, W. M. READ, W. B. ALLEY, THOS. N. CAMPBELL, GEORGE EMMS, G. A. PEPPY, THOS. E. ATKINS, WM. H. BATES, E. A. KING, D. O. FRASER, JAS. KEARNS, FINNAN MCCLURE, J. E. BIGNY, ADAM C. BELL, HECTOR T. SUTHERLAND, ALEX. DICK, HENRY J. TOWNSEND, R. GRANT, ARTHUR DAVISON, ALEX. CAMERON, JOHN EVERETT, I. J. HINGLEY, DANIEL GUNN, C. A. LOWE, BLISS MCNUTT, W. N. MILLS, CECIL C. FRESTON, WILLIAM CRAIG, CHAS. FRASER, THOMAS FOLEY, JOHN SUCKLING, ALBERT Y. SPEAR.

In behalf of the Executive Council, the Supreme Chief Ranger granted the prayer of the petition, whereupon the High Court degree was conferred on the representatives present.

The Committee on Nominations then presented their report, as follows :

To the Supreme Chief Ranger and Brethren of the Convention.

Your Committee on Nominations beg to present the following report of nominations of officers for the High Court of Nova Scotia :

H.C.R., Bro. Hon. A. C. Bell, M.P.P., New Glasgow ; P.H.C.R., Bro. Hon. D. C. Fraser, New Glasgow ; H.V.C.R., Bro. W. M. Reid, Amherst ; H. Secretary, Bro. I. J. Hingley, Oxford ; H. Treasurer, Bro. T. E. Atkins, Acadia Mines ; H. Physician, Bro. J. W. McDonald, M.D., Acadia Mines ; H. Counsellor, Bro. F. McClure, Truro ; H. Chaplain, Bro. Rev. J. A. Mosher, Acadia Mines ; H.J.S., Bro. A. Davison, Amherst ; H.S.W., Bro. J. Suckling, Truro ; H.J.W., Bro. C. Fraser, Spring Hill Mines ; H.S.B., Bro. A. Cameron, New Glasgow ; H.J.B., Bro. J. E. Bigney, Acadia Mines ; H. Marshal, Bro. D. Gunn, Truro ; H. Conductor, Bro. C. C. Freston, Acadia Mines ; H. Messenger, Bro. J. Kilpatrick, Parrsborough.

REPRESENTATIVES TO SUPREME COURT.

Bro. Hon. D. C. Fraser, New Glasgow.

Bro. H. T. Sutherland, New Glasgow.

Bro. E. A. King, Oxford.

Bro. C. A. Lowe, Spring Hill Mines.

AUDITORS.

Bro. J. B. Black, Acadia Mines.

Bro. A. Dick, Spring Hill Mines.

The report of the Committee on Nominations was unanimously confirmed, and the brethren nominated each declared duly elected by the Supreme Chief Ranger.

INSTALLATION.

The installation of the officers was next proceeded with, for which purpose the Supreme Chief Ranger made the following *pro tem.* appointments, viz. :

P.S.C.R., Bro. Wm. H. Bates ; S.V.C.R., Bro. Capt. Upham ; S. Secretary, Bro. W. N. Mills ; S. Treasurer, Bro. A. Speed ; S. S. W., Bro. W. Craig ; S. J. W., Bro. W. B. Allen ; S. Chaplain, Bro. J. Thomas ; S. Marshal, Bro. C. Punchard ; S. Conductor, Bro. B. W. McNutt ; S. Messenger, Bro. P. J. Chisholm.

The Supreme Officers then retired into the ante-room, and were introduced, and received with the grand honors, after which they proceeded with the installation of the officers of the High Court of Nova Scotia.

The Supreme Chief Ranger then delivered a short address, and exemplified the unwritten work.

Moved by Bro. H. T. Sutherland, seconded by Bro. D. C. Fraser, that the next meeting of the High Court be held in Halifax, on the third Wednesday of July, 1884. Carried.

The charter fee of subordinate courts was fixed at \$100, and the commission to organizers at \$50.

After transacting other business, the High Court of Nova Scotia was duly closed, to meet next year in the city of Halifax.

THE NINTH ANNUAL SESSION.

The ninth Annual Session of the High Court of Nova Scotia was held in the Foresters' Hall at Halifax, on the 20th and 21st September, 1892.

The regular annual Convention of the High Court of Nova Scotia was called to order, and opened with appropriate ceremonies in Foresters' Hall, at nine o'clock in the evening of the above date, with Bro. R. G. Monroe, H.C.R., in the chair.

All the officers responded to their names at the calling of the roll, with the exception of the H.J.W. and H. Mar.

The H.C.R. appointed the following brethren to be the Committee on Credentials: Bros. A. V. Wade, Jno. A. Russell, H. W. Brooks, T. S. Farnham and J. J. McNeil.

There were present the following Officers:—R. G. Monroe, H.C.R.; John Daley, P.H.C.R.; E. J. Hiseler, H.V.C.R.; A. V. Wade, H. Secy.; J. A. C. De Balinhard, H. Treas.; H. W. Brooks, H. Coun.; Dr. J. W. Goodwin, H. Phy.; Dr. A. C. Hawkins, H. Aud.; Edward Hogan, H. Aud.; J. F. Hanson, H. Chap.; C. E. Farnham, H. J. Secy.; J. J. McNeil, H.S.W.; J. C. Lloy, H.S.B.; Jno. A. Russell, H.J.B.; T. S. Farnham, H. Con.; F. Lynch, H. Mess.

Past Executive Officers:—Geo M. White, P.H.V.C.R.; H. S. Dodge, P.H. Treas.; W. M. Reid, P.H.V.C.R.; Henry Lovitt, P.H.C.R.; W. B. Alley, P.H.V.C.R.; Major John Daley, P.H.V.C.R.

There were over 40 representatives present.

The following is an extract from the High Secretary's Report:—

No. of members, July 1st, 1891.....	542
“ “ Sept., 1892	902
Total increase	— 360
No. of courts last report	20
“ “ since suspended.....	2
	—
	18
No. of courts instituted during year.....	17
	—
Total on 1st September, 1892.....	35

Courts Lansdowne and Hapsburg are the courts which became defunct, the former being a court of several years' standing, while the latter only existed a few months. Any effort to resuscitate and keep these courts in working condition would, I am advised, only result in wasted energy."

The High Court adopted a By-law, making the regular session biennial.

The basis of representation from subordinate courts was fixed at two from each court with 50 members or less, and one additional representative for each additional 25 members or a major fraction thereof.

The following Officers were elected and duly installed :—H.C.R., R. G. Monroe ; P.H.C.R., J. Daley ; H.V.C.R., J. E. Batton ; H.S., A. V. Wade ; H.T., J. A. C. De Balinhard ; H. Phy., A. C. Hawkins, M.D. ; H. Coun., Rev. A. Miller ; H. Auditors, H. S. Dodge, J. H. Yould.

Appointed Officers :—H. Chap., John A. Russell ; H. J. Secy., C. E. Farnham ; H.S.W., Thos. H. Miller ; H.J.W., Edward Hogan ; H.S.B., Orbin Sproul ; H.J.B., J. K. Tobin ; H. Mar., Jas. Brown.

There being no further business before the meeting, the High Court of Nova Scotia adjourned at three o'clock on Thursday morning, to meet again two years hence (1894), on the first Tuesday in August, at Weymouth.

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NEW JERSEY.

THE High Court of New Jersey was instituted at Elizabeth, on the 20th May, 1887, by Supreme Chief Ranger Oronhyatekha, assisted by the following *pro. tem.* Supreme Officers :—

P.H.C.R., George W. Hulick, of Court Washington, No. 44. H.V.C.R., T.B. Clark, of Court Elizabeth, No. 1. H.S., G. Chauncey Wardell, of Court Washington, No. 44. H. Chap., Rev. Thos. Heywood, of Court Elizabeth, No. 1. H. Treas., E. G. W. Ladd, of Court Elizabeth, No. 1. H.S.W., S. W. Ellis, of Court Washington, No. 44. H.J.W., J. M. Moses, of Court Washington, No. 44. H.S.B., A. Schmidt, of Court Elizabeth, No. 1. H.J.B., J. D. Lowden, of Court Elizabeth, No. 1. H. Cond., Elwood Phares, of Court Elizabeth, No. 1. H. Marshal, Thomas Hindson, of Court Washington, No. 44. H. Messenger, George A. Ford, of Court Elizabeth, No. 1.

There were present as delegates from Court Elizabeth, No. 1: Bros. Elwood Phares, J. D. Lowden and E. G. W. Ladd. Court Washington, No. 44: Bros. Geo. W. Hulick and J. M. Moses. Court Richmond, No. 234: Bros. E. H. Brayne, Wm. Murphy, O. M. Van Name, W. Stephens, A. W. Merritt and R. H. Merritt.

Bros. Geo. Marriot, of No. 1, and S. W. Ellis, of No. 44, were appointed to fill vacancies.

Visitors present: Bros. Peter Dorland, E. S. Randolph, Eugene Day, C. Schmidt and B. H. Marsh, of No. 1, and Daniel Stewart and John Scott, of No. 44.

Moved by Bro. E. G. W. Ladd, of No. 1, seconded by Bro. G. W. Hulick, of No. 44, that we petition the Supreme Court for a charter for the High Court of the State of New Jersey. Carried unanimously.

S.C.R. Oronhyatekha, in behalf of the Executive Council, granted the prayer of the petition, and appointed Bros. Heywood, Clark, and Ladd, of No. 1, and Hulick and Wardell, of No. 44, a committee to nominate a staff of officers.

Recess of 15 minutes declared.

Court called to order by S.C.R. Oronhyatekha.

Committee on nominations reported the following as the first staff of officers, viz: H.C.R. Joseph D. Bennett, No. 1. H.V.C.R., G. Chauncey

Wardell, No. 44. H.S., J. M. Moses, No. 44. H. Treas., H. F. Robinson, H. Coun., Elwood Phares, No. 1. H. Physician, E. B. Grier, M.D., No. 44. H. Chap., W. W. Park, No. 1. H.J.S., B. H. Marsh, No. 1. H.S.W., E. H. Brayne, No. 234. H.J.W., Thos. Hindson, No. 44. S.H.B., E. G. W. Ladd, No. 1. H.J.B., Wm. Murphy, No. 234. H. Marshal, R. A. Mulford, No. 1. H. Con., S. W. Ellis, No. 44. H. Messenger, O. M. Van Name, No. 234.

Supreme Chief Ranger Oronhyatekha declared the above-named brethren elected, and duly installed them into office.

Bros. Clark and Heywood, of No. 1, Hulick and Wardell, of No. 44, and Murphy, of No. 234, were nominated as representatives to the Supreme Court.

The above-named brethren were declared elected by the S.C.R.

Bro. Rev. Thos. Heywood, of No. 1, was appointed Jr. P.H.C.R.

At this stage, at the request of the Supreme Chief Ranger, P.H.C.R. Heywood retired, and conferred the High Court Degree on Bros. Alex. Bennett, of No. 1, W. Stephens, A. W. Sheritt and R. H. Merritt, of No. 234.

Moved by Bro. G. W. Hulick, of No. 44, seconded by E. G. W. Ladd, of No. 1, that a commission of fifty dollars (\$50) be paid to H.C. Deputies for instituting Courts in the State. Carried.

S.C.R. Oronhyatekha gave notice to the High Court that he had appointed Bro. T. B. Clark, of No. 1, Deputy Supreme Chief Ranger for the State.

The High Court then adjourned, subject to the call of the High Standing Committee as to the time and place of next session.

THE SIXTH ANNUAL SESSION.

The sixth Annual Session of the High Court was held in Jersey City on the 27th Sept., 1893.

We take the following from the report of the High Chief Ranger, Bro. W. T. Bingham :

During the previous year, through the efforts of the Supreme Court Deputies, seven Courts were instituted, and one Court through the officers of the High Courts.

In the last year we have not been so successful, as but three new Courts have been added to our list, two through the work of the High Court and one through the efforts of the Supreme Court Deputy; notwithstanding this, however, we have experienced a very healthful growth.

The membership of 958 reported at the last session of this body has increased to four numerals, and stand at the first of July, 1,206, since which time there has been a steady increase. This gives us an increase of 248 for the year, 12 less than that of the previous year.

At this point I can but note the universal enthusiasm existing in all the Courts.

* * *

I will at this point call your attention to the liberal action of our Supreme Chief Ranger in allotting to our state a Supreme Court Organizer for the extension of Forestry more thoroughly throughout the state, and the fact that all expenses connected with the office are paid by the Supreme Court.

The High Secretary, Bro. F. Merrill, Jr., gave the following statistics in his report :

I herewith submit for your consideration the following report of all matters pertaining to the detail of my office as required by the Constitution :

Total number of Courts, July 1st, 1892.....	15
Number of Subordinate Courts instituted during year ended July 1st, 1893.....	3
Total.....	18
Withdrew.....	1
Total number of Subordinate Courts July 1st, 1893.	17
Membership, July 1st, 1892.....	958
Membership added from July 1st, 1892, to July 1st, 1893....	248
Total membership, July 1st, 1893.....	1,206

The following officers were duly installed for the ensuing year :

H.C.R., C. F. Kane, Elizabeth. H.V.C.R., John C. Huff, Somerville. H.S., James C. Calvert, Elizabeth. H.T., John J. Woodruff, Elizabeth. H. Coun., E. H. Allen, Newark. H. Phys., Dr. Wm. A. Mack, Elizabeth. H. Auditors, Bernard Tyson, Port Richmond, Staten Island ; Conrad B. Bennett, Trenton. H. Chap., Rev. Geo. Buckle, Elizabeth. H.J.S., W. S. Harrison, Elizabeth. H.S.W., J. F. Laing, Elizabeth. H.J.W., William Russell, Port Richmond, Staten Island. H.S.B., F. Whiteley, Plainfield. H. J. B., J. A. Quinn, Jersey City. H.M., George Colon, Newark. H. Cond., W. S. Darnell, Camden. H. Mess., Carl Treptow, Bayonne.

The next session of the High Court will be held in Trenton.

MICHIGAN.



THE S. C. R. instituted the High Court of Michigan at Flint, Michigan, on Thursday, 4th August, 1887. There was a fair attendance of members and delegates.

The following officers were duly installed as the first High Court Officers :

HIGH STANDING COMMITTEE—H. C. R., Gen. H. H. Aplin, Lansing, Auditor-General of the State ; P. H. C. R., J. W. Fitzmaurice, Cheboygan, Manager North-Western Hospital ; H. V. C. R., Geo. H. House, E. Saginaw ; H. Secretary, Fred Dunn, Lansing ; H. Treasurer, Frank Dullam, Flint ; H. Physician, F. J. Todd, M.D., Clare ; H. Counsellor, Hon. Frank L. Dodge ; H. Chaplain, Rev. Bro. Harris, Port Huron ; H. J. S., Geo. H. Saxton ; H. S. W., G. W. Smith, Clare ; H. J. W., J. Chambers, Port Huron ; H. S. B., A. F. Doyle, Carsonville ; H. J. B., J. A. Frise, Flint ; H. Marshal, J. D. Murdock, Sault Ste. Marie ; H. Conductor, J. W. Hardy, M.D., Flint.

REPRESENTATIVES TO SUPREME COURT—Bro. Gen. H. H. Aplin, Lansing ; Bro. Fred. Dunn, Lansing ; Bro. Geo. House, E. Saginaw ; Bro. Dr. F. J. Todd, Clare ; Bro. J. D. Murdock, Sault Ste. Marie.

The High Court, thus auspiciously launched, went on the even tenor of its way, meeting with a fair degree of success, till an attempt was made to assassinate the Order in Michigan.

At this time the High Court numbered about 3,000, and its prospects for the future were bright indeed. In November, 1890, the High Chief Ranger issued a call for a special meeting of the High Court to be held in Saginaw on the following 18th December, ostensibly for the purpose of petitioning the Supreme Court to set aside Michigan into a separate endowment jurisdiction. As soon as this call reached the Subordinate Courts in the State, letters began to pour into the office of the Supreme Chief Ranger protesting against the proposed separation, and calling upon that Officer to take such measures as he should think best

to avert what they deemed would be a calamity to the Order in Michigan. In obedience to these appeals, which came from every section of the State, the S. C. R. took a hand in the matter, with the result that when the High Court met in Saginaw it refused by a unanimous vote to petition for separation. In the meantime, irrefragable evidence came into the hands of the S. C. R. that the calling of the special session to petition for a separate endowment jurisdiction was only a pretence, the real purpose being to form a new society with Mr. House as the chief executive officer. Accordingly, charges were formulated against House, and in due course he was expelled from the Order. The following copy of a letter, written by the S. C. R., is given, because it indicates clearly the points in the controversy, as well as what was done to maintain the unity of the Order :

OFFICE OF THE EXECUTIVE COUNCIL,
INDEPENDENT ORDER OF FORESTERS,
TORONTO, 13th March, 1891.

To the Saginaw Courier-Herald :

A copy of your paper has been sent to me, containing an item concerning the Independent Order of Foresters in Michigan, which is somewhat misleading. As I am sure you have no desire to misrepresent the I. O. F., I crave your permission to make the following statement :

Mr. House, the late High Chief Ranger of Michigan, did call a special session of the High Court for the purpose of petitioning the Supreme Court of the Order to separate Michigan from the rest of the Order by the establishment of an independent endowment jurisdiction for the State. The Order in Michigan was never so fully nor so well represented at any previous session of the High Court as it was at this special session. There were nearly 200 officers and representatives present, having come from all over the State.

Mr. House, in a very ably written address, did his best to persuade the High Court to support him in his proposed action, but after a full discussion the following substitute, moved by Gen. H. H. Aplin, Past High Chief Ranger, of West Bay City, was adopted by a unanimous vote :

"That being satisfied with the management of our present Supreme Chief Ranger and his *confreres* on the Executive Council, and that the best interests of our wives and children will be subserved by remaining under the jurisdiction of the Supreme Court, therefore be it

"*Resolved*, That the High Court of Michigan remain as it is, under the Supreme Court jurisdiction."

The action of Mr. House in calling the special session, though deemed by me inopportune and unwise, was not treasonable, nor was it so regarded by me, nor was Mr. House called in any way to account for doing that which he had the right to do under the laws of the Order.

When, however, incontestable evidence reached me that the calling of the High Court in special session, within less than three months after the regular session, thus putting the Order to great expense, was only a pretence, and that the real purpose was to destroy the I. O. F. in Michigan and establish a new Order over its ruins, with Mr. House as its head, it became my duty to cause the fullest investigation, and if the evidence adduced was of such a character as to leave no room for doubt that Mr. House had been plotting to destroy the I. O. F., to mete out to him his just deserts.

Charges were accordingly preferred against Mr. House; one of the clauses of the charges read as follows:

"3. And for wilfully conspiring with certain others at East Saginaw, on or about the 13th November, to destroy the Order in Michigan by taking measures to use the machinery of the Order to establish a new organization proposed to be called the 'United Order of Foresters of the United States,' or some such name."

The trial was set for the 26th of December last, to be held, as required by the Constitutions and Laws of the Order, before the Executive Council.

The evidence submitted was so clear and conclusive that the Executive Council, by a unanimous vote, decided to expel the chief culprit and Mr. House was accordingly expelled from the Order.

Mr. House, who had failed to appear before the Executive Council, claimed that he had not received the summons to appear for trial till the 27th December, though posted in Toronto on the 22nd.

As soon as the Executive Council learned that Mr. House had not received the summons in due time, they at once decided to give him a new trial, if he desired it, and so advised him. Mr. House, however, concluded not to ask for a new trial, nor to carry the case by appeal to the Supreme Court, thus practically admitting his guilt in the premises.

With reference to Brother J. G. McCall, late High Secretary, he voided his office by reason of his not furnishing duly approved bonds, as required by the laws of the Order.

These vacancies were filled in accordance with the Constitutions and Laws of the Order by the High Standing Committee of Michigan, and not by myself.

In conclusion, permit me to say that it is true that it is my good fortune to be an Indian, but as it is inherited I ought not to be censured for belonging to that race. Under existing circumstances I had much rather be the "Indian of Toronto" than the House in Saginaw. * * *

In conclusion, I beg to say that there has been no disruption in the I. O. F. anywhere, and in Michigan I believe the Order has never been more

united nor more enthusiastic than it is to-day. Not only are the Subordinate Courts all over the State making substantial gains, but we are instituting new Courts almost every week in various parts of the State ; there having been eleven new Courts instituted in Michigan alone since Mr. House's expulsion from the I. O. F.

Yours sincerely,

ORONHYATEKHA,

Supreme Chief Ranger, I. O. F.

Soon after the expulsion of Mr. House, he made another attempt to destroy the Order in his State by trying to get the Legislature to enact certain laws which would have compelled the Supreme Court to withdraw from Michigan, but this attempt ended also in failure.

In the meantime the "Supreme Forest of America" was organized with the following officers :

Past Supreme Forester, Geo. H. House, Saginaw ; Supreme Forester, Rev. S. A. Bernan, Port Huron ; Vice-Supreme Forester, Wm. Cline, Port Huron ; Supreme Financier, H. G. Barnum, Port Huron ; Supreme Counsellor, S. W. Vance, Port Huron.

It was also claimed that a subordinate forest was organized with 125 members. Notwithstanding the fact that this new organization offered to take over the I.O.F. courts free of charge and without medical examination, not a single court joined the new order and it died a natural death,

At the next session of the High Court of Michigan held at Grand Rapids the most unmistakable evidence was given of the loyalty of the brethren not only to the Order but to the Supreme Chief, by the passing of a resolution instructing the representatives to the Supreme Court to vote for the re-election of Bro. Dr. Oronhyatekha.

At the next session of the Supreme Court, held in Detroit in 1891, the Constitutions and Laws were amended by striking out the section which gave permission, under certain conditions, to form separate endowment jurisdictions, thus putting it out of the power of any one to plot, under the color of the law, to destroy the Order.

THE SIXTH ANNUAL SESSION.

Since then the High Court has made steady progress, and at its last meeting, held in Saginaw, commencing 28th February,

1893, the officers reported that there were in the state some 6,000 Foresters in 160 Courts, of which 27 had been instituted during the last year.

The S.C.R. at the close of the sessions installed the following officers, viz. :

H.C.R., Bro. Frank Millis. H.V.C.R., Bro. Lee E. Joslyn. H. Sec., Bro. John Chambers. H. Treasurer, Bro. Frank Dullam. H. Phys., Bro. R. C. Fair. H. Coun., Bro. John C. Ryan. H. Chap., Bro. W. D. Crouch. H.S.W., Bro. Geo. H. Riebo. H.J.W., Bro. Thomas Partridge. H.S.B., Bro. Ed. Johnson. H.J.B., Bro. Geo. W. Cherryman. H. Mar., Bro. E. S. Hancock. H. Mess., Bro. W. H. Graves. H. Con., Bro. M. M. Callaghan.

On motion, Owosso was selected as the place for holding the next communication of the High Court.

The untimely death of Bro. Frank Millis, H.C.R., just as he had completed his arrangements for a vigorous campaign to push the organizing work of the Order throughout the state, was a great calamity to the High Court. The promotion of Bro. Lee E. Joslyn, a bright young lawyer, of Bay City, and who, at the time of the death of the High Chief, was High Vice Chief, to the vacant post of H.C.R., and the election of Bro. Rev. E. Collins as H.V.C.R. were steps in the right direction, and the High Standing Committee are to be congratulated on the wisdom of their action under the trying circumstances. We have no doubt a good record will be made by the new High Chief and his colleagues during the unexpired term.

OHIO.

THE High Court of Ohio was duly constituted in the Chambers of Court Columbia, Broadway, Cleveland, Ohio, on the 18th July, 1888, by the S.C.R., Brother Dr. Oronhyatekha. Delegates were present from all the Courts in the jurisdiction, and the following officers were duly installed as the first staff of officers of the High Court

HIGH STANDING COMMITTEE.

H.C.R., Jas. H. Cunningham. P.H.C.R., E. P. Hawley, M.D. H.V.C.R., Jas. R. Knight. H. Sec., Jas. W. Blake. H. Treas., A. A. Button. H. Phys. W. J. Sheppard, M.D. H. Coun., Frank E. Dillenbaugh.

APPOINTED OFFICERS.

H. Chap., H. B. Hungerford. H.S.W., L. Goldsmith. H.J.W., L. J. Robechek. H.S.B., T. Keane. H.J.B., Wm. H. Toms. H. Mar., J. G. Zuck. H.C., R. B. Mahaffey. H. Mess., Fred. Erchemmann.

HIGH AUDITORS.

Harris E. Mason. E. B. Jones.

The next Session of the High Court was fixed to be held on the 2nd Tuesday of September, 1889, in Cleveland, Ohio.

THE FIFTH ANNUAL SESSION.

The fifth Annual Session of the High Court, was held in the City of Akron, commencing Tuesday, 1st day of August, 1893. Upon roll call the following officers were found present :

K. V. Haymaker, H.C.R. G. A. Harper, P.H.C.R. P. I. Spenzer, M. D., H.V.C.R. Charles L. Dennis, H.S. Charles K. Davis, H.T. A. F. Messner, M.D., H.P. L. Z. Tannev, H. Coun. John Dietz, H.J.W. Frank Bailey, H.S.B. George Haldane, H.J.B. Peter Weigending, H. Mar. John Cramer, H.C. George Koestyle, H. Mes. C. G. Knapp. H. Chap. J. O. Smith, H. Aud.

There were present also five Past High Officers, and representatives from 39 Subordinate Courts.

The following is taken from the able report of Bro. Haymaker, H.C.R.

The growth and prosperity of our noble Order has indeed been phenomenal. It seems but yesterday, although it is, in fact, three and a half years since the beauties of Forestry were first called to my attention by Bro. H. O. Sonntag, who is with us to-day, and I well remember the proud boast he was so fond of repeating, that the Order numbered 17,000 members, and that their benefit certificates were protected by a reserve amounting to \$188,000. Those members and figures seemed appallingly large as they rolled off the earnest, eloquent tongue of Bro. Sonntag, and made a deep impression on my mind. But they shrink to small proportions when set down against the present membership of over 48,000, and reserve of over \$710,000. Truly these things are marvellous in our eyes.

While there is great cause for pride and congratulation in reviewing the progress of the Order at large, and marking its growth in numbers, and seeing it spread to foreign lands and to the islands of the sea, the Order in this High Court jurisdiction can find ample cause for pride in the growth and prosperity of the Order in our midst. During the past year the number of Courts in Ohio has increased from 32 to 40, and the membership has increased from 1325 to 1729 in the same period.

While we have thus prospered, we bow in humble thankfulness and gratitude to our loving, Heavenly Father, who has so graciously spared and protected our members during the past year. So far as reported, but six brothers in this High Court jurisdiction have been called by our Divine Chief, who rules us all, from our earthly Courts to the Court above.

The following is from the High Secretary's report :

The year over which we have just passed has been a successful one in Ohio. During the first half of the year very little was accomplished in the way of instituting new Courts, or helping the weaker ones, as our finances were very limited, but during the last half of the year, eight (8) new Courts have been added to our list and several weak ones strengthened.

The following is a list of the new Courts, viz. :—

- Kokosing, No. 1166, Instituted Sept. 12th, by J. J. Fultz.
- Broadway, No. 1152, Instituted Feb. 13th, by P. I. Spenser.
- Epworth, No. 1253, Instituted March 15th, by Milton Day.
- Zanesville, No. 1294, Instituted May 15th, by H. O. Sonntag.
- Licking, No. 1318, Instituted June 7th, by H. O. Sonntag.
- Massillon, No. 1339, Instituted July 1st, by H. O. Sonntag.
- Galion, No. 1360, Instituted July 25th, by Dr. A. F. Messner.
- Capital City, No. 1359, Instituted July 26th, by H. O. Sonntag.

The High Court, true to the record it had made on the subject, adopted the following :

On motion of P.H.C.R. G. A. Harper, by Representative P. Weigerding, it was

Resolved: That it is the sense of the High Court of Ohio, in Session assembled, as it has been for years passed, that women should be admitted to membership in this Order, and

Resolved: That it is the earnest wish and desire of this said High Court that at the coming session of the Supreme Court the Constitution and Laws be amended so as to admit women either to full or auxiliary membership, and that these resolutions be spread in full upon the minutes of this High Court, and that the Supreme Court be and is hereby overtured to so amend its Constitution and Laws.

The following officers for the incoming year were duly installed:

H C.R., P. I. Spenzer, Cleveland. P.H.C., K. V. Haymaker, Defiance. H V.C.R., L. Z. Tanney, West View. H.S., S. T. Ashworth, Cleveland. H.T., J. N. Cook, Akron. H. Coun, J. W. Blake, Cleveland. H. Phys, A. F. Messner, Bucyrus. H.C., Rev. Geo. P. Bethel, Columbus. H S.W., J. H. Mitchell, Warren. H.J.W., A. H. Bullard, Cleveland. H.S.B., Alf. Cromwell, Cleveland. H.J.B., Daniel Gindlesperger, Independence. H.M., John Vogeler, Cleveland. H.M., P. Weigerding, Defiance. H.C., Fred. Schlueter, Cleveland. H.J.S., Thos. Pheasey, Cleveland. H. Aud., Geo. Koistle. H. Aud., C. G. Knapp.

Representatives to the Supreme Court:

Bros. G. A. Harper, J. R. Knight, P. I. Spenzer, and P. Weigerding.

The High Court, after transacting a large amount of business, closed a most harmonious session, to meet again next year in the city of Columbus.

MINNESOTA.



CONVENTION was held in the parlors of the Ryan House, St. Paul, Minnesota, on the 31st October, 1889, composed of delegates from all the Subordinate Courts within the State. The Supreme Chief Ranger, Brother Dr. Oronhyatekha, was present, also Brothers G. M. Orr, W. W. Wharry, Rev. L. F. Cole, D.S. C.R., J. H. Hillen, Dr. E. H. Whitcomb, E. D. Eddy, D.D.S., Harry S. Saylor, Howard L. Smith, Robert Bross, John M. Dalby, Gustaf P. Sandberg, D.D.S., M. L. Strong, Jno. J. Merrill, H. W. Childs, Capt. Jno. L. Amory and Albert F. Pray.

Upon the motion of Brother G. M. Orr, a petition for a Charter for a High Court for the State was filed, and in behalf of the Executive Council the Supreme Chief Ranger granted the prayer of the petition. The following were duly installed to be the first staff of High Court officers :

H.C.R., G. M., Orr. P.H.C.R., Col. W. W. Wharry. H.V.C.R., John L. Amory. H.S., Harry S. Saylor. H.T., Albert F. Pray. H.Phys., E. H. Whitcomb, M.D. H. Couns., Henry W. Childs. H. Chap., Rev. A. J. Benedict. H.J.Sec., G. P. Sandberg, D.D.S. S.W., John B. Darling, M.D. J.W., John Dalby. S.B., E. S. Eddy, D.D.S. J.B., R. Bross. H. Marshal, J. H. Hillen. H. Con., M. L. Strong. H. Mess., John Dale.

The second Tuesday in June was selected as the time for holding the regular sessions of the High Court.

Minneapolis was selected as the next place of meeting.

The Supreme Chief Ranger, after the business of the High Court was concluded, gave instructions in the unwritten work, after which the High Court was duly closed.

THE FIFTH ANNUAL SESSION.

The fifth Annual Session of the High Court convened at 10 o'clock Tuesday, August 1st, at Rawlin's Post Hall, Masonic Temple. About 70 delegates were present, representing courts at St. Paul, Minneapolis, Stillwater, Red Wing, Delhi, Duluth, West Duluth, Lake City, Winona, Northfield, Springfield and Farmington.

The following is taken from the report of the able H. Secretary, Bro. Milton Garges :

In presenting my annual report, it affords me much pleasure to congratulate you upon the noble showing we have made within the past Forestry year. Our Order is now firmly established in this State, and enters into active competition with the best classes of fraternal societies and old line insurance companies. Financially and numerically, the Order has prospered wonderfully since last report. On July 1, 1892, we had in Minnesota 17 courts, having a total membership of 523. On the 1st day of July of the present year we have 25 courts, with a membership of 873, showing an increase in courts of 8, and in membership of 350. Several of the courts are worthy of special mention in the way they have increased their membership. Court Stillwater, No. 1,035, which, on July 1st of last year, reported 36 members in good standing, has, on July 1st of this year, 90 members in good standing—an increase of 54. Court Red Wing, No. 980, with 66 members, shows an increase of 34. Court Minnesota, No. 453, with 51 members, shows an increase of 20. Court Winona, with 24 members, shows an increase of 14. The greatest gain, however, has been in the city of Minneapolis. Here, on July 1st, 1892, there was one court, with a membership of but 27, while today she welcomes the fifth annual convention of this High Court with six courts, and over 200 members. This magnificent record is due mainly to the efforts of the Minneapolis members of the High Standing Committee, especially to those of High Treasurer J. C. O'Keefe, who instituted three of the five new courts, and crowned his work by instituting Court Century, No. 1,257, with 100 charter members. * * *

One of the pleasantest and most profitable events of the past year was the visit of our Supreme Chief to St. Paul, on Oct. 3rd, 1892, and the reception tendered him by the St. Paul courts at the State capitol. I have the assurance from Dr. Oronhyatekha that it was one of the pleasantest events in his life, and it certainly was a profitable one for the Foresters of St. Paul and Minnesota.

The following pleasant reference is made to our Supreme Secretary, Bro. John A. McGillivray, Q.C., who was present during the greater part of the session of the High Court :

It is greatly regretted by the Secretary that a stenographer was not present to take down Bro. McGillivray's speech, as it was one of the best pieces of eloquence ever heard in our meetings. He spoke of the ties that bind the Canadians to the American people, as children of the same mother country, and laughed at the idea of a breach of communication between the two countries. He made a speech full of patriotism to his country, every sentiment of which was applauded to the echo.

On motion of Bro. R. H. Oakley, the High Court also unanimously resolved

to recommend Brother Dr. Buckley, H.C.R., to the Executive Council for investiture with the Grand Cross of Merit.

The worthy brother who had so long, and so ably guided the destinies of the High Court of Minnesota, was duly invested with the Grand Cross at the session of the Supreme Court held in Chicago. No one in the State better deserved the honor than Chevalier Buckley. The following extract shows that the High Court also appreciated the splendid services rendered to the Order by its High Chief Ranger:—

"Brother Henry Johns then, on behalf of the High Court, in a witty and eloquent speech, full of complimentary reference to Brother Buckley, presented him with the jewel which had been prepared by the High Standing Committee. It consisted of a maltese cross, surrounded by a wreath of green gold hanging from a pendant. The cross had the moose's head in bas-relief, two rubies representing the eyes, and between the branching horns was mounted a five-eighth carat diamond. On either side of the head were emblems of the Order in enamel. The inscription was, 'Dr. E. W. Buckley, High Chief Ranger. 1890-1893. Presented by the High Court of Minnesota in recognition of his eminent services as H. C. R.'"

"The Court then indorsed the action by singing (Brother McGillivray leading), 'For He's a Jolly Good Fellow.'"

"After the applause had quieted down the High Chief Ranger responded in a few well-chosen words, expressing his thanks for the honors conferred upon him."

The following were installed as officers of the High Court for the ensuing term —

H. C. R., Joseph C. O'Keeffe, Minneapolis. H. V. C. R., H. H. Gillen, Stillwater. H. Sec., Milton Garges, St. Paul. H. Treas., Hiram Howe, Red Wing. H. Coun., Henry Johns, St. Paul. H.J.S., William Clift, St. Paul. H. Chap., E. N. Young, Minneapolis. H. S. W., B. F. Maceman, Winona. H.J.W., D. A. Pellatt, Minneapolis. H. S. B., J. E. Elliott, Stillwater. H. J. B., J. A. Devinney, St. Paul. H. Mar., A. Martin, Minneapolis. H. Con., John McCauley, St. Paul. H. Mess., John Donovan, St. Paul.

St. Paul was unanimously chosen as the place for holding the session in 1894.

NEW YORK.



THE Convention for the formation of the High Court of New York was held at the city of Rochester, N.Y., 27th Feb., 1890, at Flower City Hall. The following Supreme Officers were present and assisted in the ceremonies of institution: Dr. Oronhyatekha, S.C.R. Toronto; John A. McGillivray, Q.C., S.S., Toronto; Wm. Griffith, S.C.R., Hamilton; Col. N. F. Paterson, Q.C., S. Mar., Port Perry; David Millar, S.J.S., Toronto; Edward Parker, D.S.C.R., Hamilton.

After calling the Convention to order, the Committee on Credentials reported the following representatives from the subordinate courts present:

Court Americus, No. 499, Edgar H. Earl, H. C. Williams. Court Buffalo, No. 459, Hon. Judge Jacob Stern, Charles R. Fitzgerald. Court Cape Vincent, No. 480, Charles E. Whitney. Court Clayton, No. 171, E. A. Burlingame, S. H. Johnson. Court Flower City, No. 336, L. P. Tietenberg, Cliver Groves, M.D. Court Genesee, No. 387, D. C. Throop, M.D., G. F. Frank. Court Munro, No. 391, John W. Birkel, Charles W. Lerch. Court Niagara, No. 227, C. H. Funnell, E. C. Knight. Court Rochester, No. 485, Henry Whitley, C. R. Barber. Court Watertown, No. 465, W. E. A. Faichney, S. S. Trowbridge.

On motion of Bro. C. H. Funnell, of Court Niagara, seconded by Bro. L. P. Tietenberg, of Court Flower City, a petition was presented to the Supreme Chief Ranger for a Charter for a High Court of the State of New York, and, in behalf of the Executive Council, the Supreme Chief Ranger granted the prayer of the petition, after which the Supreme Chief Ranger conferred the High Court Degree upon the following named brethren:

Court Americus, No. 499, E. H. Earl, M.D., H. C. Williams, A. Ferguson, C. J. Robinson, J. P. Johnson, T. Henly. Court Buffalo, No. 459, Jacob Stern, Charles R. Fitzgerald, G. H. McMichael, M.D., C. H. McMichael. Court Cape Vincent, No. 480, Charles E. Whitney. Court Clayton, No. 171, S. H. Johnson, E. A. Burlingame, W. O. Whitney. Court

Flower City, No. 336, L. P. Tietenberg, Oliver Groves, M.D., G. N. Hillen-
ger, C. W. Goettle. Court Genesee, No. 387, D. C. Throop, M.D., George
F. Frank, H. F. Brandt, J. C. Martharst, John Kliencourt, F. Dubil-
beiss. H. F. Porter, G. Gardiner, D. O. Chesebrowe, J. M. Same,
L. J. Same, C. W. Lee, F. S. Hess, James Fielding, F. E. Colvin,
C. P. Laper, J. C. Lane, C. F. Lauch, J. M. Roesser, E. L. Wal-
ker, J. B. Champagne, L. F. Hildebrand, J. A. Conover. Court
Monroe, No. 391, F. J. Bayner, V. Halm, J. W. Berkel, Charles W.
Lerch, E. Rund, H. Meyering, F. Schuster, S. E. Koerner, R. F. Koerner,
Richard Hammer, J. T. Cox, M.D., G. S. Virnhuis, S. J. Roechert. Court
Niagara, No. 227, Charles H. Funnell, Erastus C. Knight. Court Oronhy-
atekha, No. 23, E. Barker. Court Rochester, No. 485, W. H. Senterne,
Peter Fox, George J. Frank, Henry Whitely, Charles R. Barber, M.D.,
Frank J. Small, J. A. Douglass, Martin Kratt, F. B. Hervey. Court Water-
town, No. 465, W. E. A. Faichney, Stanton S. Trowbridge.

The following were duly appointed and installed by the Supreme Chief
Ranger to be the first staff of High Court officers for the High Court of the
State of New York :

H. C. R., Hon. Judge Jacob Stern, Buffalo. P. H. C. R., S. H. Johnson,
Clayton. H. V. C. R., C. A. Berkel, Rochester. H. Sec., Charles R. Fitz-
Gerald, Buffalo. H. Treas., Charles H. Funnell, Buffalo. H. Phys., D. C.
Throop, M.D., Rochester. H. Coun., Stanton S. Trowbridge, Watertown.
H. Chap., C. E. Whitney, Cape Vincent. H. J. Sec., W. E. A. Faichney,
Watertown. H. S. W., Charles R. Barber, M.D., Rochester. H. J. W., H.
C. Williams, Rochester. H. S. B., Louis P. Tietenberg, Rochester. H. J. B.,
Henry Whitely, Rochester. H. Mar., Oliver Groves, M.D., Rochester. H.
Con., George F. Frank, Rochester. H. Mess., Joseph M. Roesser, Roches-
ter. H. Auditors, Erastus C. Knight, Buffalo ; G. H. McMichael, M.D.,
Buffalo.

After a short address, made by the newly installed High Chief Ranger, he
asked for leave of absence, as his presence was required on official business
in Albany, the capital of the State. The question of selecting a place for
holding the next High Court was discussed, and Buffalo and Watertown were
nominated. Upon a ballot being taken, the City of Watertown was selected
as the place for holding the next High Court session.

On motion, the time for holding the next session of the High Court was
referred to the High Standing Committee, with power to designate the same.

The unwritten work was then exemplified by the Supreme Chief Ranger,
and short addresses were made by the Supreme Chief officers present, and
the newly elected High Court officers.

The Supreme Chief Ranger then proclaimed the High Court of the State
of New York duly closed, without form, to meet again at the city of Water-
town, N. Y., at a date to be designated by the High Standing Committee.

RR

High Court of
Rochester, N.Y.,

The following
assisted in the
atekha, S.C.R.
Toronto; Wm.
C., S. Mar., Port
arker, D.S.C.R.,

Committee on Cre-
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No. 171, E. A. Bur-
L. P. Tietenberg,
roop, M.D., G. F.
W. Lerch. Court
Rochester, No. 485,
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Williams, A. Fergu-
Buffalo, No. 459,
M.D., C. H. Mc-
tney. Court Clay-
Whitney. Court

THE FOURTH ANNUAL SESSION.

The last session of the High Court of New York was held in Royal Arcanum Hall, Utica, on the 1st and 2nd days of August, 1893. Brother Solon H. Johnson, P.H.C.R., in the chair.

There were present about 75 officers and representatives from 37 Subordinate Courts. The session was made notable by the presence of the Founder of the Order, Bro. Col. A. B. Caldwell, a Past High Chief Ranger of the old High Court of New York. The Supreme Chief Ranger and Supreme Physician arrived on the evening of the first day, and were received at the depot by a committee consisting of Col. Caldwell, Hon. B. F. Brush and A. A. Wellington, and escorted to their hotel. There was but one drawback to the session, and that was the enforced absence through illness of the H. C. R. Bro. Hon. Judge J. Stern. He, however, sent in his annual report from which we take the following:

"The Order is now in a position to be presented to the people of this State on its merits, and having, in times gone by, given my attention to its workings and management, I have no hesitation in pronouncing it one of the best, if not the best, fraternal institution in the world."

Foresters owe much to Bro. Judge Stern. While we were fighting for legal recognition, and so long as that was unattained, the Judge remained at his post, and boldly took the stand that as he was the H. C. R., and the head of the Order in the State, any prosecution that was to be begun should be directed against himself; and he remained on guard until he and his able lieutenant Bro. Charles R. Fitzgerald, the incomparable High Secretary, succeeded in getting an amendment through the Legislature which made it possible for the Order to be licensed to do business in the State. The amendment came into effect on the first October, 1892, and the license was issued on the 31st of the same month and reads as follows:

(LICENSE.)

STATE OF NEW YORK, INSURANCE DEPARTMENT, {
ALBANY, October 31, 1892. }

Whereas, satisfactory evidence has been exhibited to me and filed in my office, showing that the Supreme Court of the Independent Order of Forest-

ers, located at Toronto, Canada, has complied with all the provisions of Article VII. of the Insurance Law, relating to Fraternal Beneficiary Societies, Orders, or Associations.

Now, therefore, I, James F. Pierce, Superintendent of Insurance, do hereby certify that the said Supreme Court of the Independent Order of Foresters, of Toronto, Canada, is duly authorized to commence business and issue certificates in the State of New York, as a Fraternal Beneficiary Society, Order, or Association.

In witness whereof I have hereunto subscribed my name, and caused my Official Seal to be affixed in duplicate, at the City of Albany, the day and year first above written.

[SEAL.]

JAMES F. PIERCE,

Superintendent of Insurance.

This license was issued subject to an examination of the business of the Order, at the head office, to be made by agents of the Insurance Department of the State. This examination was made afterwards, and the same proving satisfactory, a new license was issued, dated 19th July, 1893.

Having seen the Order duly recognized by the laws of the State, it was with general regret, that Bro. Hon. J. Stern, who presides over one of the largest and most important courts in his State, announced his determination not to accept re-election as H.C.R.

We take the following from the report of the High Secretary :

" My fervent appeal to you in my last annual report, hoping and trusting that, through your efforts, we might double our membership by this annual session, has almost been verified. We are only three years old as a High Court, yet we have exhibited a greater spirit of progress and energy than some of the older High Courts. We have doubled in size with the High Court of Ohio, have succeeded in equalling (in number of Courts, at least) the High Courts of New Brunswick and Prince Edward Island, and are now making rapid strides in the race of High Courts with the next greatest High Court—that of California, which exceeds us less than twenty Courts. We are the youngest of the large High Courts, yet it has been very interesting and gratifying to notice in the *Forester* that the High Court of New York has been in third place among the accepted risks by the Supreme Surgeon.

" I shall make no predictions nor further requests to double our membership or number of our Courts, but simply urge upon every member in this State to perform his duty, and a great result will be attained.

" I herewith submit the following report of all matters of interest pertaining to the detail of my office, as required by the Constitution :—

PARTMENT, {
1892. }

and filed in my
Order of Forest-

" Total number of subordinate courts under jurisdiction of High Court of New York, July 1, 1892... ..	43
Number of subordinate courts instituted during year ended July 1, 1893.....	33
Total	76
Withdrew ..	1
Total number of subordinate courts, July 1, 1893.	75
Membership July 1, 1892 ...	1,084
Membership added from July 1, 1892, to July 1, 1893..	964
Total membership July 1, 1893.....	2,048."

A just and deserved tribute was paid to the genial High Secretary when the High Court, by a unanimous vote, ordered that the decoration of the "Grand Cross of Merit" be conferred upon him. No man has better deserved such a recognition of eminent services rendered to his High Court than Bro. Fitzgerald.

The following officers were installed by the Supreme Chief Ranger, assisted by P. S. C. R., Col. A. B. Caldwell and T. Millman, S. Physician, viz. :—

HIGH STANDING COMMITTEE.—H.C.R., Louis P. Tietenberg, Rochester. P.H.C.R., Hon. Jacob Stern, Judge, Surrogate Court, Buffalo. H.V.C.R., W. E. A. Faichney, Watertown. H.S., Charles R. FitzGerald, Real Estate, Buffalo. H.T., Charles W. Lerch, Rochester. H. Phys., Alfred W. Bayliss, M.D., Buffalo. H. Coun., Orrin P. Stockwell, Attorney, Attica.

APPOINTED OFFICERS.—H. Chap., Rev. Henry C. Munson, Hammond. H.J.S., Glyndon S. Phillips, Hammond. H.S.W., James A. Phillips, M.D., Morristown. H.J.W., Richard J. Dempsey, Oswego. H.S.B., A. H. Hamilton, Silver Springs. H.J.B., Chester C. Pierce, Clayton. H.M., Peter Fox, Rochester. H. Cond., H. P. Cooke, Watertown. H. Mess., Charles A. Jackson, Buffalo.

HIGH AUDITORS.—William F. Morthorst, Rochester. Louis R. Dezen-gremel, Cape Vincent.

Next session of the High Court is to be held at Clayton, on the first Tuesday after first Monday of September, 1894.

CALIFORNIA.

PURSUANT to the call of the Supreme Chief Ranger, the convention for instituting the High Court of California met in the Knights of Pythias Hall, 118½ South Spring-street, Los Angeles, California, on Friday, 11th April, 1890, at 2 o'clock p.m.

There was a large attendance of representatives and members present at the opening of the convention, which was called to order by Dr. Oronhyatekha, S.C.R.

The credential committee, composed of Brothers W. T. Harris, Herbert C. Parks, W. A. Parr, W. F. Perry, and L. Sheppard, reported the following brothers in attendance, viz :

REPRESENTATIVES :—Los Angeles, No. 422—Bros. W. T. Harris, D. Samson. Occident, No. 467—Bros. W. H. Perry, A. Schloss, M. D. Morris Vineyard, No. 532—Bros. Herbert C. Parks, F. C. Wolf. Redondo, No. 525—Bros. J. M. Bracewell, L. Sheppard. Perris Valley, No. 474—Bro. W. F. Perry, M.D. California, No. 451—Bros. Rev. B. W. R. Tayler, J. F. Jarvis. Norwalk No. 533—Bro. Jacob Swigart. Downey, No. 489—Bros. D. P. Kendrick, J. C. Rives. Whittier, No. 491—Bros. S. B. Lane, J. H. Guinn. Long Beach, No. 35—Bros. L. A. Bailey, J. S. Johns. San Pedro, No. 484—Bro. W. A. Weldon, M.D. Santa Monica, No. 438—Bros. W. W. Waller, H. Rowland Lee. Oakland, No. 535—Bros. Webb N. Pierce, John E. Daly. Pasadena, No. 460—Bros. A. F. Mills, T. J. Reynolds. Monrovia, No. 517—Bros. J. T. Stewart, M.D., J. R. Davis. Glendora, No. 534—Bros. Rev. J. W. Morris, E. W. Schuller. Boyle Heights, No. 311—Bros. F. H. Steele, R. E. Wirsching. Pacific, No. 478—Bros. C. B. Dickson, M.D., J. M. Voss. San Bernardino, No. 447—Bros. J. Harrison, G. B. Rowell, M.D. University, No. 428—Bros. F. B. Harbert, H. Yates, M.D. Temple, No. 510—Bros. C. L. Wilde, L. Dearth, M.D. San Jacinto, No. 463—Bro. Lyman Gregory, M.D.

The following members were present :

Los Angeles, No. 422—Bros. M. Hilton Williams, M.D., R. Mills, D. F. Firmcane, W. S. Williams, S. Simmena, L. Sishauser, C. H. Gosham, C. E. Atter. Morris Vineyard, No. 532—Bros. S. G. Bailey, H. Monahan, Geo.

Caulson, P. H. Sammon, Wm. W. Wilkinson. Pacific, No. 478—Bros. W. S. Lynn, W. E. Abraham, W. A. Parr. University, No. 428—Bros. W. R. Coverly, H. C. Heryett. Occident, No. 467—Bros. George Weeks, W. W. Stockwell, H. V. Van Dusen. Downey, No. 489—Bros. M. B. Golden, T. R. Chapman, E. N. Ruddock, Q. J. Rawley, M. D., C. H. Eberly. Whittier, No. 491—Bros. C. J. Vernon, P. O. Nokes. Santa Monica, No. 438—Bro. H. G. Cates, M. D., M. K. Barreto, A. J. Meyers, G. B. Dexter, E. Chase, J. R. Sheckles, G. A. McElfresh, Frank Cutter, R. R. Tanner, A. G. Smith, J. M. Moore. San Bernardino, No. 447—Bros. G. W. Hurt, J. F. Slocum. Long Beach, No. 35—Bros. F. W. Hopkins, F. Hart, E. A. Benefield, O. S. Bulkley, C. H. Barry, A. G. Haughton, W. H. Graves, C. S. Lewis, Mills Sweeney, W. H. Nash, A. B. Boswell. Redlands, No. —Bro. J. B. Campbell. Monrovia, No. 517—Bro. L. S. Graves.

The Supreme Chief Ranger directed the doors to be tyled, and appointed Bros. D. Samson and Dr. Dickson as Supreme Senior and Junior Woodwards respectively, who tested those present, and reported all as worthy Foresters.

The Supreme Chief Ranger conferred the High Court Degree upon all present who had not previously received the same, and declared the High Court of California duly opened.

After the appointment of a Finance Committee, the High Court took a recess, and an Encampment of Royal Foresters was duly instituted, with seventy-two charter members. This was done to afford an opportunity to some brothers to join the Encampment who were compelled to leave by an early train.

The High Court was again called to order, and the Finance Committee presented a report recommending that the sum of \$10 be levied upon all the subordinate courts in the jurisdiction, in order to pay for the charter and other expenses connected with the institution of the High Court.

The report of the committee was adopted, and the representatives present paid the amount required from their respective Courts.

It was resolved that the next session of the High Court of California be held at the City of Los Angeles, in the State of California, to begin on the third Tuesday in May, 1891.

The Supreme Chief Ranger announced, on behalf of the Executive Council, the appointment of the following High Court Officers, viz. :—

HIGH STANDING COMMITTEE—H. C. R., Rev. B. W. R. Tayler, Riverside; P. H. C. R., W. S. Williams, Los Angeles; H. V. C. R., Webb N. Pearce, Oakland; H. Sec., Herbert C. Parks, Los Angeles; H. Treas., A. F. Mills, Pasadena; H. Phys., A. Schloss, M.D., Los Angeles; H. Coun., J. M. Voss, Los Angeles.

APPOINTED OFFICERS—H. Chap., Rev. J. W. Morris, Glendora; H. J. S., W. W. Waller, Santa Monica; H. S. W., H. V. Van Dusen, Los Angeles; H. J. W., G. B. Rowell, M.D., San Bernardino; H. S. B., J. T. Stewart, M.D., Monrovia; H. J. B., Willis Sweeney, Long Beach; H. Marshal, W. F. Perry, M.D., Perris; H. Con., J. M. Bracewell, Redondo; H. Mess., J. C. Rives, Downey; H. Auditors, D. Sanson, Los Angeles; R. Wirsching, Los Angeles.

The High Court requested the Supreme Chief Ranger to sit for a photograph before leaving the city.

After transacting other business, the High Court was duly closed, to meet again in regular session in May, 1891.

THE THIRD ANNUAL SESSION.

The third session of the High Court, held at Bakersville, on Tuesday, 11th Oct., 1892, was the most successful ever held by that body. About seventy-five officers and representatives were in attendance, and the amount of enthusiasm exhibited, and deep interest shown in the consideration of the various questions and matters which were submitted for the action of the High Court, gave the most indisputable evidence of the high estimation in which the Independent Order of Foresters was held in the State of California.

The High Chief Ranger said: "The year just brought to a close has been the most prosperous in the life of our Order in the state since its organization, and we confidently look forward to the new year as one of great promise. Already the indications are such as to lead us to believe that our expectations in this respect will be fully realized.

"From the report of the High Secretary, it will be shown that our net gains during the past year have been 11 new courts and 885 members, while during the same period the sum of \$20,000 has been paid to the beneficiaries of deceased brethren in this state. In this connection, it is worthy of note that the average age of our deceased brethren was but 30 years, and the average amount paid by each into the Endowment Fund, \$13, while the average amount of endowment paid to beneficiaries was \$1,200.

The following named brethren were duly elected and installed as officers of the High Court: H. C. R., G. A. McElfresh, Los Angeles. P. H. C. R., W. T. Harris, Los Angeles. H. V. C. R., Rev. E. T. Nesbit, Colusa. H. Secretary, W. H. Perry, Los Angeles. H. Treas., F. M. Parker, Los Angeles. H. Phy., H. R. Brown, M.D., San Francisco. H. Coun., L. H. Valentine, Los Angeles. H. Auditors, S. L. Colburn, Los Angeles, W. E. Parker, Monterey.

H. Chaplain, F. W. Blake, Gilroy. H.J.S., F. W. Guthrie, Rivera. H. S.W., S. J. Saviers, Sacramento. H. J. W., W. Whittington, M.D., Reedley. H.S.B., S. Longstreet, Redondo. H.J.B., S. O. O'Dum, Rocklin. H. Marshal, P. L. Archibald, San Francisco. H. Conductor, E. Gower, Fowler. H. Messenger, C. L. Winchell, Vallejo.

REPRESENTATIVES TO THE SUPREME COURT :

C. L. Wilde, L. H. Valentine, W.W. Stockwell, of Los Angeles, and James Hills, of Riverside.

The next session of the High Court will be held in the city of Monterey, in October, 1894.

NORTH DAKOTA.



THE High Court of North Dakota was organized by the Supreme Chief Ranger, Brother Dr. Oronhyatekha, at Grand Forks, North Dakota, on 14th May, 1890. The organization took place in the beautiful new hall of the Oddfellows.

The convention was called to order at 7.30 p.m., and shortly after, the credential committee reported the following eligible to seats in the High Court:—

Court Langdon, No. 151—Delegates : H. D. Allert, O. C. Wentworth. Members : A. L. Faylor, J. A. Truax, G. W. Morgan.

Court Minto, No. 475—Delegates : Jas. Twamley, John Montgomery. Members : T. H. Howard, John Moore, Geo. Glenn, Jno. Brown, D. McCannell, W. S. Mitchell, Wm. J. Britton, Frank Woods, Rev. J. R. Yost.

Court Drayton, No. 479—Delegates : Alfred C. Wilkens, J. H. Jamieson.

Court Dakota, St. Thomas, No. 481—Delegates : F. N. Burrows, Wm. J. Stinson. Members : Geo. Flath, Wm. Flath, J. A. Inman, T. A. Thompson.

Court Park River, No. 482—Delegate : Henry Baldwin, two votes.

Court Forest River, No. 483—Delegates : C. R. Elgas, W. H. Daniels. Members : J. A. Carpenter, R. A. Young, Dr. R. G. Montgomery, John A. Sullivan.

Court Grand Forks, No. 493—Delegates : M. A. Shirley, R. M. Carothers. Members : O. Hexom, R. S. Knudson, A. E. Halsted, J. W. Rode, W. F. Saunders, Ed. Lund, H. Fulmer, Dr. C. S. Crane, J. H. Stevenson, H. A. Foss, J. M. Kennedy, C. H. McMannus, Harry Beyer, W. A. Simonton, C. H. Weeks, E. W. DeLorimier, W. R. Tait.

Court Ardoch, No. 496—Delegates : W. A. Fox, E. C. Bates. Members : Jno. Stevenson, G. R. Jacobi, Dr. J. Montgomery.

Court Emerado, No. 497—Delegates : M. W. Scott, W. A. Morgan. Member : C. B. Hall.

Court Lisbon, No. 500—Delegate : T. N. Oium, two votes.

Court Grandin, No. 511—Delegates : F. P. Emery, Dr. J. M. Hotson.

Court Fort Abercrombie, No. 516—Delegates : Andrew Bleraserud, Geo. A. Hammer.

The Supreme Chief Ranger then conferred the High Court degree upon the representatives and members present.

The Supreme Chief Ranger then requested a committee of five to consult with him as to the first officers of the High Court, after which the following appointments were made, and the officers duly installed, viz. :—

H C.R., Jas. Twamley, Minto ; P.H.C.R., Hon. J. Montgomery, Minto ; V.C.R., C. R. Elgas, Forest River ; H. Sec., M. A. Shirley, Grand Forks ; H. Treas., J. H. Jamieson, Drayton ; H. Phys., M. W. Scott, M.D., Emerado ; H. Coun., R. M. Carothers, Grand Forks ; H. Chap., Rev. J. R. Yost, Minto ; H. J. Sec., C. S. Crane, M.D., Grand Forks ; H.S.W., H. Baldwin, Park River ; H.J.W., J. M. Hotson, M.D., Grandin ; H.S.B., W. J. Stinson, St. Thomas ; H.J.B., W. S. Mitchell, Minto ; H. Marshal, O. C. Wentworth, Langdon ; H. Con., G. A. Hammer, Ft. Abercrombie ; H. Mess., Sheriff T. N. Oium, Lisbon. Auditors—E. C. Bates, Ardoch ; J. A. Truax, Langdon.

Immediately after the installation of the officers at 9 p.m., the High Court took a recess in order to attend a reception at the opera house, an account of which we take from one of the Grand Forks dailies, as follows :

THE RECEPTION.

The opera house was filled with an interested audience, including a large number of ladies. Chief Ranger Carothers, of the Grand Forks Court, presided in his usual happy manner.

The first number on the programme was a piano solo, rendered by Miss Hattie Woodworth, who delighted everybody by her magical handling of the keys.

City Attorney O'Keefe welcomed the High Court in behalf of the city, and extended the freedom of the city to the Supreme Chief Ranger in a brief but eloquent address.

The response by High Chief Ranger Twamley, of Minto, was also brief but interesting, and embellished with numerous happy hits, in Mr. Twamley's peculiarly felicitous and interesting style.

The ladies' quartette, consisting of Mrs. Geo. Bliss, Miss Amundson, and the Misses Elder, sang one of their sweetest selections, which was received with the greatest enthusiasm, and an *encore* was insisted upon.

Hon. Senator Montgomery, of Ardoch, welcomed the Supreme Chief Ranger in a very brief address. He said he was a classmate of the doctor in Toronto University, and alluded in an interesting manner to several incidents of their school life.

Dr. Oronhyatekha responded and addressed the audience at some length.

He said never in the entire extent of his work had he been more highly honored than here in Grand Forks, and he was overwhelmed with the honors conferred upon him. He discussed in an interesting manner the objects of the Order. . . . The speaker gave many pleasing illustrations, and his address throughout was greatly enjoyed.

Miss Clara Robinson gave a humorous recitation entitled "The Jiners," which nearly unsettled the Foresters for further business. She received a most enthusiastic *encore*, and recited "The Masons." Another song by the Ladies' quartette closed the programme.

The Foresters returned to the Lodge Room after the reception, and finished the business of the High Court.

About 11 p.m. the High Court was again called to order by the Supreme Chief Ranger, and the election of the representatives to the next meeting of the Supreme Court, to be held in Detroit, Mich., in 1891, was proceeded with, and the following, after a ballot, were declared duly elected :—

Brother James Twamley, Minto; Brother M. A. Shirley, Grand Forks; Brother Hon. J. Montgomery, M.D., Ardoch; Brother R. M. Carothers, Grand Forks.

The place of the next session of the High Court was decided to be at Grand Forks, at such time as the High Standing Committee should decide.

After the transaction of routine business, the High Court adjourned, *sine die*, shortly after one a.m.

THE FOURTH ANNUAL SESSION.

The fourth annual session was held at Grand Forks, in the chambers of Court Grand Forks, No. 493, on Thursday, June 15th, 1893, at 10.30 a.m.

The meeting was called to order by H.C.R., R. M. Carothers, who appointed a committee on credentials, and an adjournment was had until 2.30 p.m.

Upon re-assembling, the report of the committee on credentials was adopted, and those entitled thereto were admitted, and received the High Court degree.

The reports of the high officers were then given, from which it appears that the Order has made substantial progress in this jurisdiction during the past year.

The committee on constitutions and laws submitted a by-law regulating representation in this High Court as follows: Each subordinate court of fifty members, or less, shall be entitled to two representatives, and one additional representative for each additional twenty-five members, or fractional part thereof, in

good standing, at the end of the term immediately preceding its annual session. The By-law was adopted, as well as the following: All financial secretaries having served at least one term as such, and who hold that office at the time of meeting of the High Court, shall be representatives to the High Court by virtue of their office.

The High Court adopted the following: "That this High Court, at its next session, pay to one attending delegate from each subordinate court one round-trip railway fare." This amendment prevailed, and the report, as amended, was adopted.

After transacting considerable other business, the following officers were duly installed by P.H.C.R. Bro. James Twamley:

H.C.R., Alfred E. Wood, Fargo. H.V.C.R., James R. Cooper, Emerado. H. Sec., R. M. Carothers, Grand Forks. H. Treas., Isaac M. Row, Lisbon. H. Phys., Dr. R. M. McLean, Mignonette. H. Coun., John H. Fraine, Grafton. H. Auditors, W. H. Fallen, Bismark; J. G. Webster, Grand Forks. H. Chaplain, Rev. D. McColm, Crescent. H.S.W., W. D. Best, Bay Centre. H.J.W., S. S. Ford, Arvilla. H.S.B., C. E. Gallup, Grandin. H.J.B., D. Shannon, Bowesmont. H. Mar., C. D. Vernon, Minto. H. Cond., H. Pomranke, Forest River. H. Mess., Alfred Schell, Arctic.

A motion, declaring it to be the sense of the High Court that women should be admitted to the Order, was laid on the table after extended debate.

As representatives of this High Court to the meeting of the Supreme Court, to be held in Chicago in August, the following brothers were elected:

R. M. Carothers, Grand Forks. G. R. Jacobi, Ardoch. Alfred Schell, Arctic. Dr. C. S. Crane, Grand Forks.

Fargo was selected as the next place of meeting, and the third Thursday of July, A.D. 1894, as the time.

The High Court having concluded its labors, it was duly closed, after which the members sat down to a banquet as the guests of Court Grand Forks.

ILLINOIS.

PURSUANT to a call issued by W. W. Wharry, D.S.C.R., a well attended convention assembled at No. 167 Adams-street, Chicago, Ill., on Friday, 23rd day of January, 1891, at 8 o'clock p.m., for the purpose of forming a High Court of the Independent Order of Foresters.

The D.S.C.R. exhibited his authority, viz., a dispensation from the S.C.R., Dr. Oronhyatekha, clothing him with the power to organize the High Court of Illinois, with less than six courts, which read as follows

OFFICE OF THE EXECUTIVE COUNCIL,
INDEPENDENT ORDER OF FORESTERS,
Toronto, 19th of January, 1891.

To whom it may concern:

Dispensation is hereby granted to institute the High Court of Illinois, with a less number of Subordinate Courts than six.

ORONHYATEKHA, S.C.R.

The following were installed the first staff of officers:

H.C.R., E. W. Chafin. P.H.C.R., L. F. Cole. H.V.C.R., D. V. Gladman. H. Sec., Thos. Macqueen. H. Tr., Jas. Haswell. H. Phys., A. G. Haerther, M.D. H. Coun., Geo. Bradshaw. H. Auditors, Bros. Thos. Wilson and John Sutherland. H. Chap., Wm. R. Metcalf. H.J.S., M. Y. Campbell. H.S.W., Jacob Reichard. H.J.W., Francis M. Barber. H.S.B., Joshua Lofander. H.J.B., John Bate. H. Mar., Adam Hauf. H. Cond., John C. Cuthbert. H. Mess., Wm. D. Cooper.

Bro. Cole moved, seconded by Bro. Pratt, that when we adjourn it be to meet on the second Tuesday in August, 1891, at such time and place as may be designated by the H.C.R. Carried.

The H.C.R. then declared the High Court of Illinois adjourned by limitation of business, to meet on the second Tuesday in August, 1891.

SECOND ANNUAL SESSION.

The Second Annual Session of the High Court was convened at ten a.m., August 15th, 1893, in the Masonic Hall, 57th-street, C. A. McDermand, H.C.R., and J. F. O'Neil, H.V.C.R., presiding.

The High Chief Ranger appointed the following Committee on Credentials: Robt. Whyte, chairman; C. H. Owen, C. D. Abbey, Theo. Horland, and J. C. McLeod, which committee reported the following officers entitled to seats and votes: Philip Sattler, P.H.C.R.; C. A. McDermand, H.C.R.; J. F. O'Neil, H.V.C.R.; W. W. Wharry, H.S.; J. S. Riddell, H. Treas.; R. J. Ough, H. Phys.; Theo. Horland, H. Coun.; C. H. Owen, H. Aud.; S. H. Dennison, H.J.S.; L. R. Lines, H.S.W.; C. J. Sykes, H.S.B.; J. J. Bye, H.J.B.; Frederick Klein, H. Condr.; Matt. Nelson, H. Mess.

In addition to the above officers, thirty-two representatives from the subordinate courts were present. All the subordinate courts but two were represented.

After a long and profitable session, the High Court adjourned, the following officers having been installed by Philip Sattler, P.H.C.R.: H.C.R., C. A. McDermand, 382 West Madison-street, Chicago, Ill.; H.V.C.R., R. J. Ough, 1228 Milwaukee-ave., Chicago, Ill.; H.S., W. W. Wharry, 279 Lincoln-ave., Chicago, Ill.; H. Treas., Robt. Whyte, 170 68th-street, Chicago, Ill.; H. Phys., C. D. Abbey, 831 West 47th-street, Chicago, Ill.; H. Coun., Wm. A. Stoltz, Room 908 Security-building, Chicago, Ill.; H. Auditors, J. C. McLeod, Charles J. Sykes; H. Chap., John R. Pierson; H.J.S., John Thermahlen, jun.; H.S.W., Geo. G. Campbell; H.J.W., Chas. M. Boney.

MISSOURI.

THE High Court of Missouri was instituted by the S. C. R. at Kansas City, on Wednesday evening, 25th February, 1891, when the following officers were installed: H.C.R., G. W. Porter; P.H.C.R., W. H. Miller; H. V. C. R., W. Cross; H. S., Charles E. Virden; H. T., A. L. Stringer; H. Coun., F. W. Gifford; High Phy., E. R. Lewis; H. Chap., C. B. De Groat; H. J. S., E. M. Hetherington, M.D.; H. S.W., J. Gilwee; H.J.W., H. G. Sutherland; H.S.B., R. Winkleman; H.J.B., G. T. Filbert; H.M., W. D. Asher; H. Cond., J. F. Hazel; H. Mess., B. G. Beach; H. Auditors, W. T. Bancroft, J. R. Pomeroy.

Within a few months of the institution of the High Court, the H. C. R. was accused of some disreputable transactions, which drove him not only out of the Order, but which came nearly driving the Order out of the State. Great credit is due to some of the brethren for their loyalty to the I. O. F., and for the brave fight they have made to keep it alive and re-instate it in public confidence.

It is needless to say that the present staff of High officers have succeeded admirably, and we have no doubt as to the future of the High Court under their leadership.

THE SECOND ANNUAL SESSION.

The High Court opened its second annual session at Shrine Hall, Kansas City, on the 28th July, 1893, with delegates present from thirty-five courts in the two States. Among the distinguished officers present was John A. McGillivray, Q.C., Supreme Secretary. The convention was called to order by High Chief Ranger Wyatt, of this city. High Secretary W. A. Armour, also of Kansas City, was at his desk.

Last night's session was devoted to instructions in the secret

work of the Order, and in the election of officers for the coming year. Two representatives elected to the Supreme Court which convenes at Chicago, September 6th, are W. A. Wyatt, of Court Remember, No. 696, Kansas City, Kas., and Dr. C. E. Clark, of East side Court, No. 874, Kansas City, Mo.

The officers elected were as follows: High Chief Ranger, W. A. Wyatt; Past High Chief Ranger, Dr. E. M. Hetherington; High Vice-Chief Ranger, W. D. Asher; High Secretary, W. A. Armour; High Treasurer, Rev. J. C. Armstrong; High Counselor, W. H. Brown, and High Physician, Dr. C. E. Clark.

WISCONSIN.



IN response to the call of the Supreme Chief Ranger, Dr. Oronhyatekha, the representatives of the subordinate courts of the I.O.F. in the State of Wisconsin met in the Senate Chamber at the State Capitol, Madison, on the afternoon of Thursday, 31st March, 1892. In the absence of the Supreme Chief Ranger, who was detained by missing a connection at Chicago, one of his Deputies called the convention to order, and some preliminary business was transacted.

In the evening, a public meeting was held in the Senate Chamber. Newell H. Dodge, of Madison, presided. On the platform were Governor Peck of Wisconsin; Supreme Chief Ranger Oronhyatekha, and Supreme Secretary John A. McGillivray. Governor Peck delivered a most cordial and graceful address of welcome. As might be expected, the author of "Peck's Bad Boy" interspersed his address with that sparkling humor that has made him known throughout the North American continent.

The Supreme Chief and Supreme Secretary followed with addresses setting forth the principles and benefits of the I.O.F.

After the public meeting dispersed, the Supreme Chief called the High Court of Wisconsin to order, and conferred the High Court degree on thirty-three members. The following staff of officers was then chosen and formally installed by the Supreme Chief, assisted by the Supreme Secretary and others:

High Chief Ranger, Newell H. Dodge, Madison; P.H.C.R., E. W. Chatin, Waukesha; H.V.C.R., C. W. Bowron, Oshkosh; H. Counsellor, Judge John C. Slater, Kenosha; H. Secretary, A. C. Isaacs, Madison; H. Treasurer, S. H. Russell, LaCrosse; H. Physician, Charles H. Hall, Madison; H. Chaplain, Rev. W. W. Hurd, LaCrosse; H. Journal Secretary, C. H. Knight, Eau Claire; H.S.W., F. Bell, West Salem; H.J.W., T. B. Blair, Neenah; H. S. B., J. L. Hay, Janesville; H. J. B., M. J. Brady,

Kenosha ; H. Marshal, H. P. Goodman, Whitewater ; H. Conductor, J. N. Kintzinger, LaCrosse ; H. Messenger, J. Tollefson, Madison ; H. Auditors, G. B. Blair, Waukesha ; P. D. Peterson, Appleton.

After a resolution of thanks to Governor Peck for the use of the Senate Chamber, the Court adjourned *sine die*.

The High Court of Wisconsin begins what promises to be a prosperous career, with twenty-six subordinate courts, and an excellent staff of High Court officers.

THE FIRST ANNUAL SESSION.

The first annual session of the High Court of Wisconsin, Independent Order of Foresters, met in the city of Madison on Wednesday, Feb. 1st, 1893, at 2 o'clock, p.m., and was called to order by Newell H. Dodge, H.C.R. The following officers answered to the roll call :—

H.C.R., Newell H. Dodge ; H. Secretary, A. C. Isaacs ; H. Treasurer, S. H. Russell ; H. Physician, Charles H. Hall, M. D. ; H. J. Secretary, C. H. Knight ; H. Mess., J. Tollefson ; P.H.C.R., E. W. Chafin.

The Chair made the following appointments :—H.V.C.R., C. H. Hall ; H. Chap., S. H. Russell ; H.S.W., J. H. Proctor ; H.S.B., Aug. Heller.

The report of Newell H. Dodge, H.C.R., spoke in high terms of the many solid advantages offered by the I.O.F., and showed that, notwithstanding the difficulties incident to breaking ground in new territory, the Order had, in the first year of its operation in Wisconsin, secured a permanent foothold, and made substantial progress. As the Order gets fully known, men will not be slow to seek the solid advantages connected with membership.

The practical interest and timely aid rendered by the Supreme Chief Ranger, Dr. Oronhyatekha, was acknowledged as being of the highest value to the High Court, and contributed very much towards overcoming the difficulties that confronted them at the outset. The H.C.R. complained of the insufficiency of H. Court revenue, and recommended that the High Court dues be increased from 50 cents to \$1. This recommendation, requiring a two-thirds vote, was defeated by one vote. The High Court has been incorporated under the laws of the State of Wisconsin.

The report of the High Secretary spoke gratefully of the co-operation of his brother officers, and of the counsel and assistance given him by the Supreme Executive. The outlook he regarded as most cheering. There are already 32 courts, with a membership of over 600.

Bro. S. H. Russell, High Treasurer, in his report, showed receipts \$173.29, and expenditure \$166.99, with a balance due High Secretary for moneys advanced of \$289.40.

ELECTION OF OFFICERS.

The following officers were elected for the ensuing term, and duly installed by the High Chief Ranger, Bro. E. W. Chafin acting as Supreme Marshal : P.H.C.R., E.W.Chafin, Waukesha ; H.C.R., Newell H. Dodge, Madison ;

H.V.C.R., C. W. Bowron, Oshkosh ; H. Coun., John C. Slater, Kenosha ; H. Sec., A. C. Isaacs, Madison ; H. Treasurer, S. H. Russell, LaCrosse ; H. Phys., Chas. H. Hall, M.D., Madison ; H. Auditors, Geo. B. Blair, Waukesha ; Orrin Thompson, Neenah ; H. Chap., Rev. W. W. Hurd, LaCrosse ; H.J.S., C. H. Knight, Eau Claire ; H.S.W., Frank Bell, West Salem ; H.J.W., T. B. Blair, Neenah ; H.S.B., W. A. Gray, Marinette ; H.J.B., J. C. Proctor, Madison ; H. Mar., T. Macqueen, Madison ; H. Con., J. N. Kintzinger, LaCrosse ; H. Messenger, J. Tollefson, Madison.

Representatives to Supreme Court :—Newell H. Dodge, Madison ; S. H. Russell, LaCrosse ; E. W. Chafin, Waukesha.

Supreme Chief Ranger Oronhyatekha, on being introduced, was received with the royal salute. He addressed the High Court, and exemplified the unwritten work of the Order. At his suggestion, a resolution was unanimously passed to levy a small assessment on the members, so as to wipe out all the liabilities of the High Court.

It was also decided to ask the Supreme Court to put a number of organizers into the field.

The High Court was entertained at the close of its labors to a bountiful repast by Bro. Newell H. Dodge, H.C.R.

The next meeting of the High Court of Wisconsin will be held at Milwaukee on the first Wednesday of February, 1894.

INDIANA.



CONVENTION was held at the Knights of Honor Hall, Market-street, on the 8th of July, 1892, which resulted in the organization of the High Court of the State.

There were at the time six subordinate courts in the State, two in Logansport, and one each at Peru, Kokomo, Elwood and Marion. The following officers were installed:

H. C. R.—W. R. Francis, M.D., Marion.

H. V. C. R.—H. B. Tuthill, Michigan City.

H. S.—Chas. N. Graftis, Logansport.

H. T.—Chas. L. Woll, Logansport.

High Physician.—Dr. J. A. Downey, Logansport.

H. Counsellor.—C. N. Hall, Peru.

High Auditors—R. L. Leeson, Jr., Elwood; E. Romhilt, Marion.

High Chaplain.—Rev. H. M. Oberholtzer, Logansport.

H. J. S.—J. N. Shultz, Michigan City.

H. S. W.—T. J. Cockran, Peru.

H. J. W.—H. J. Brookmeyer, Logansport.

H. S. B.—H. J. Crismond, Logansport.

H. J. B.—John H. Schwerdman, Logansport.

H. M.—F. M. Reynolds, Elwood.

H. Cond.—F. V. Connor, Marion.

H. Messenger.—Chas. B. Longwell, Logansport.

The High Court was instituted by Supreme Secretary, John A. McGilivray, Q.C., assisted by A. F. Campbell, M.P.P., D.S.C.R.

Owing to various circumstances, the High Court did not meet at the time to which it had adjourned, and it was not therefore represented at the session of the Supreme Court held in Chicago.

MID-ENGLAND AND LONDON.

A CONVENTION of Representatives from the Subordinate Courts of the I.O.F., in England, assembled in the Memorial Hall, London, on Thursday, May 4th, 1893, for the purpose of forming two High Courts of the Order. At 2 p.m. the Convention was called to order by Bro. Dr. Oronhyatekha, S.C.R., and he appointed the following *pro tem.* Supreme Officers to assist him in the ceremony of institution:

S.V.C.R., Bro. Lieut.-Col. Paterson. S.S., Bro. Jno. J. B. Collings. S. Chap., Bro. H. Gibbons. S.M., Bro. Dr. Acland Oronhyatekha. S. Con., W. F. H. Thompson. S.S. Beadle, Bro. C. B. Stevens.

The following committee on Credentials was then appointed:—Bros. Jos. Malins, P. W. P. Calhoun, W. F. H. Thompson, Dr. Martindale C. Ward and J. H. Jenkins.

After examining the Credentials, Bro. Joseph Malins, on behalf of the Committee, then presented the following report, which was adopted, and the candidates were duly admitted to the High Court Degree.

LONDON, May 4th, 1893.

Supreme Chief Ranger, Officers and Members:

We have examined the Credentials of the following representatives and visitors who are here for the purpose of being admitted to the High Court Degree.

- 2001—Court Canaland, Bros. Dr. M. C. Ward and F. W. Rackham.
- 2002—Court First Surrey, Bros. A. Banks and A. E. Rayner.
- 2003—Court St. Pancras, Bros. W. W. Lee and G. Emery.
- 2004—Court England Sd. Bearer, Bros. R. McDougall and P. W. P. Calhoun.
- 2006—Court Haverstock Hill, Bros. J. Grant and T. Cook.
- 2007—Court Liverpool, Bros. J. F. Lee and H. R. Simpson.
- 2008—Court Royal Berkshire, Bros. E. T. Marsh and A. Houghton.
- 2010—Court Wimbledon, Bros. Dr. Ed. Little and W. T. Mason.
- 2012—Court Erimus, Bros. F. T. Staunt and E. Tidman.
- 2018—Court Whitehall, Bros. F. McGlennon and Dr. R. T. Cooper.
- 2026—Court Birmingham, Bros. J. B. Collings and J. Malins.
- 2028—Court Premier, Bros. W. Batty and A. Batty.

2029—Court Brighthelmstone, Bros. M. Volk and W. H. Halliwell.

2032—Court Cosmopolitan, Bros. J. H. Davis and W. E. Whiteley.

2034—Court Derby, Bros. F. Walker and H. Ottewell.

Visitors.

J. A. Jenkins, N. J. Moyle, G. E. Pauly, R. N. McDougall, C. B. Stevens, D.S.C.R., R. Rodley, E. Mills Heard, D.S.C.R., W. F. H. Thompson, D.S.C.R., Col. N. F. Paterson, Q.C., General Supt. ; W. M. Nerney, H. Gibbons, D.S.C.R., J. A. Weedon, J. Marshall, D.S.C.R., Dr. A. Oronhyatekha, Thos. Webber, Jos. Malins.

JOSEPH MALINS,

Chairman of Committee on Credentials.

Immediately following the conferring of the degree, the S.C.R. gave an address upon the principles and methods of the Order, and explained the intentions of the Supreme Executive with reference to the division of the country into High Court jurisdictions. He proposed at once to institute a High Court for mid-England and a High Court for London, and he asked the representatives to select three brethren from each jurisdiction to act with him in the selection of the officers of the proposed High Courts.

The following courts were included in the High Court of Mid-England :

2007, Liverpool.	2029, Brighthelmstone, Brighton.
2008, Royal Berks, Reading.	2028, Premier, Leeds.
2026, Birmingham.	2034, Derby.

For the High Court of London, there were the following Subordinate Courts :

Court Canaland, No. 2001. Court First Surrey, No. 2002. Court St. Pancras, No. 2003. Court England's Standard-Bearer, No. 2004. Court Haverstock Hill, No. 2006. Court Wimbledon, No. 2010. Court Erimus, No. 2012. Court Whitehall, No. 2018. Court Cosmopolitan, No. 2032.

After consultation with representatives, the following brethren were announced as the first staff of High Court Officers :

HIGH COURT OF MID-ENGLAND.

H.C.R., Bro. J. Malins, Birmingham. P.H.C.R., Bro. W. Batty. H.V.C.R., Bro. E. T. Marsh. H.S., Bro. J. B. Collings. H. Treas., Bro. F. Walker. H. Physician, Bro. L. M. Guilding, M.D. H. Counsellor, Bro. M. Volk. H. Auditors, Bros. A. Houghton and H. Ottewell. H. Chaplain, Bro. A. Batty. H.J.S., Bro. Wilkinson. H.S.W., W. H. Halliwell. H.J.W., Bro. Wilson. H.S.B., Bro. J. F. Lee. H.J.B., Bro. Isaiah Beck. H.M., Bro. Cotterill. H. Con., Bro. Dr. Preston, Birmingham. H. Mess., Bro. H. R. Simpson.

The following were announced for the

HIGH COURT OF LONDON.

H.C.R., Bro. Edward Little, M.D. P.H.C.R., Bro. E. T. Mason. H.V.C.R., Bro. E. Tidman. H. Sec., Bro. F. W. Rackham. H. Treas.,

Bro. W. E. Rayner. H. Physician, Bro. M. C. Ward, M.D. H. Coun., Bro. A. Banks. H. Auditors, Bros. F. T. Stunt and W. W. Lea. H. Chaplain, Bro. A. Calvert. H. J. Secretary, Bro. P. W. P. Calhoun. H. S. Woodward, Bro. T. Cook. H. J. Woodward, Bro. R. T. Cooper. H. S. Beadle, Bro. I. H. Davis. H. J. Beadle, W. M. Nerney. H. Marshal. Bro. G. Emery. H. Con., Bro. F. Gant. H. Messenger, Bro. F. McGlennon.

These officers having been duly installed, the S.C.R. declared the High Courts of Mid-England and of London duly instituted.

Bros. County Councillor Joseph Malins and Dr. Edward Little, the H.C. Rangers, gave short addresses, and upon the motion of Bro. J. Marshall, seconded by Bro. W. F. H. Thompson, a vote of thanks was heartily accorded to the S.C.R. for his address and for his presence. Dr. Oronhyatekha suitably responded.

The election of representatives to the Supreme Court was then proceeded with, and resulted as follows:—For the High Court of London, Bros. Ronald McDougall, F. W. Rackham, A. E. Rayner. For the High Court of Mid-England: Bros. E. T. Marsh, of Reading; Magnus Volk, of Brighton; W. E. Rayner, of London.

The High Courts then duly adjourned *sine die*.

In the evening a public meeting was held in the Memorial Hall, County Councillor J. Malins in the chair, and the following, amongst others, on the platform: J. Marshall, Ronald McDougall, F. W. Rackham, Lieut.-Col. Paterson, J. B. Collings.

Bro. J. Malins, in an able, clear and forcible speech from the chair, clearly illustrated the value of the I.O.F., and displayed a knowledge of its aims and manner of working, which showed him to be eminently fitted for the position into which he had that day been installed, that of High Chief Ranger of the High Court of Mid-England. He laid especial stress upon the value of the Juvenile branch of the Order, and predicted great prosperity and a high appreciation of the usefulness and need of the organization of the I.O.F. from every point of view.

Col. Paterson delivered a rapid speech, in which he adverted to the position of the Order in Canada and the United States.

Dr. Oronhyatekha, on rising, was received with great enthusiasm, and his closely-reasoned address was listened to with rapt attention. His statement about the introduction into the benefits of the Order of policies of £100 with a lower entrance fee was received with great applause.

Bro. Ronald McDougall moved a vote of thanks to the chairman, which was seconded by J. Marshall, of Glasgow, and supported by Dr. Oronhyatekha, and carried by acclamation.

The meeting was closed amid mutual congratulations of the brethren present, upon the auspicious inauguration of the High Courts.

SCOTLAND.



HE High Court of Scotland was instituted at Glasgow, on May 10th, 1893, by the Supreme Chief Ranger, Bro. Dr. Oronhyatekha.

HIGH COURT OFFICERS.

H.C.R., James Marshall, 217 Buchanan-street, Glasgow. P.H.C.R., Robert Adamson. H. V. C. R., Peter McDonald. H. S., John S. Duncan, Clyde-street Home, Glasgow. H. T., Alex. Scott, Edinburgh. H.P., John G. Wilson, M.D. H. C., William S. Hart. H. Chap., R. W. Dobbie. H.J.S., John McPherson, Jr. H.S.W., James Hendry. H.J.W., James Hamilton. H.S.B., J. A. Grahame. H.J.B. William McDonald. H. M., John Thomson. H. Conductor, W. L. Anderson. H. Messenger, Alex. McLaren. Auditors, John A. Simpson, J. D. Fullerton. Representatives to the Supreme Court, James Marshall, Peter McDonald, Alex. Scott.

The first annual meeting to be held in October. Date and place to be fixed by H.S.C.

The following is a report of the evening meeting :

"In the evening, a meeting of welcome to Dr. Oronhyatekha, Canada, was held in St. Andrew's Lesser Hall. Councillor Starke presided, and there were about 100 gentlemen present, among them being a number of the representatives of the old line insurance companies. The chairman extended a hearty welcome to the guest. He said he was aware that the object of Dr. Oronhyatekha's visit—that of initiating a new system in connection with life insurance—had created a deal of controversy not only in Glasgow, but throughout Scotland. After a careful examination of the benefits of the scheme under the Foresters, along with those of the old line insurance companies, he (the chairman) felt satisfied that the Forester's system was not only far the cheapest, but that it was based on a sound financial foundation. Dr. Oronhyatekha, on rising, said he entirely agreed with the remarks of the chairman. He then proceeded in a conversational way to demonstrate that the Order of Foresters was a benevolent Order that was well-founded, and was likely to continue for all time to carry blessings, as it was doing now, to thousands of homes, in those countries in which it was established. His remarks were frequently applauded. When he sat down, the chairman invited questions from the audience. Several of the old line insurance representatives availed themselves of the invitation, and put a number of questions, which were answered by the S.C.R. and by Brother James Marshall, to the satisfaction of the friends of the Order present."

IRELAND.



URSuant to notice, a meeting of the members of the Order was held May 13th, 1893, in the Hall of the Y. M. C. A., Belfast, for the purpose of instituting a High Court of the Order for Ireland. Representatives were present from the seven Subordinate Courts at present in Ireland.

Oronhyatekha, Esq., M.D., Supreme Chief Ranger of the Order, appointed the following S. Court officers:

S.V.C.R.—Bro. J. Marshall, D.S.C.R.

Sup. Sec.—Bro. Col. N. F. Paterson, Q.C.

Sup. Marshal—Bro. A. Oronhyatekha, D.S.C.R.

All the representatives and visiting brethren present were then duly initiated into the High Court degree.

It was resolved to call the High Court "the High Court for the North of Ireland."

The following officers were then installed by the S.C.R.

H.C.R.—Bro. Rev. W. J. McCaughan, Glenview, Castlereagh, Belfast.

P.H.C.R.—Bro. Col. N. F. Paterson, Q.C., Bedford, England.

H.V.C.R.—Bro. Rev. T. R. Ballantine, Mount Oriel, Bloomfield, Belfast.

H.S.—Bro. Henry Scott, 12 May Street, Belfast.

H.T.—Bro. John McCaughey, J.P., Lurgan.

H. Phys.—Bro. J. D. Williamson, M.D., Lorne Terrace, Mt. Pottinger, Belfast.

H.C.—Bro. J. H. Barret, The Elghian's, Holywood.

H. Chap.—Bro. Rev. J. Cregan, Knock Croon, Ravenhill Road, Belfast.

H. Mar.—Bro. J. Campbell, Holywood.

H. Con.—Bro. Joseph Dickson, Lurgan.

H.S.W.—Bro. William Shields, Hill-street, Lurgan.

H.J.W.—Bro. William Nesbit, 27 Duncairn Gardens, Belfast.

H.S.B.—Bro. George Dunlop, Castlereagh Avenue, Belfast.

H.J.B.—Bro. William Brown, Castlereagh Avenue, Belfast.

H. Moss.—Bro. S. Acheson, 42 Cromac-street, Belfast.

H.J.S.—Bro. C. F. Lambie, 37 Balfour Avenue, Belfast.

H. Auditors.—Rev. R. Little, Moneyven, Belfast; S. Agnew, M. D., Lurgan.

The following were elected as representatives to Supreme Court at Chicago : Rev. W. J. McCaughan, H.C.R. ; Col. N. F. Paterson, Q.C. ; J. D. Williamson, M.D., H. Phy.

The time and place of the next meeting of the High Court was left to the High Standing Committee.

After the ceremony of institution a *recherché* banquet was tendered to the Supreme Chief Ranger, at which a number of prominent citizens, old friends of the S. C. R., were present, among them being the Rev. Dr. Kane and others.

In the evening a public meeting was held, at which addresses in behalf of the I. O. F. were delivered by the S. C. R., Col. Paterson, and others.

WALES.



THE High Court of Wales was instituted at Cardiff, by the S. C. R., on the 16th May, 1893.

The following account of the event is taken from the *Carnarvon and Denbigh Herald* :—

“ Last week, to mark the progress made by this popular fraternal Order—or, we might say, this mutual or co-operative insurance society—a High Court was instituted at Cardiff, delegates being sent over from several subordinate courts which have recently been formed in South Wales, and at Carnarvon, North Wales.

“ A large number of courts or branches have been established in this country during the past year, and recently the Supreme Chief Ranger, or practically the head of the Order, came over to institute High Courts for London, Midlands, Scotland, Ireland and Wales. After the ceremony, at which the Carnarvon Court was represented by our townsman, Mr. Robert Williams, of Dinorwic-street, a reception was held at the Town Hall, Cardiff, to the S. C. R., the chair being taken, in the absence of the Mayor, by the Rev. W. Spurgeon. After a most interesting address by the eminent guest of the evening, a discussion ensued on the history and successful operations of the Order, and a large number of well-known residents and business people about Cardiff signified their intention to join the Order.”

The following were installed as the first staff of officers :—

H.C.R., J. Munday ; P.H.C.R., Thos. Webber ; H.V.C.R., W. F. H. Thompson ; H. Secretary, S. M. Wilkinson ; H. Treas., R. J. Dangerfield ; H. Phy., R. Prichard, M.D ; H. Coun., Jos. Sykes ; H. Auditors, Jos. Thomas, F. J. Colyer ; H. Chap., W. W. Lewis ; H. J. S., J. A. Jenkins ; H. S. W., J. Ingram ; H. J. W., W. T. Hyett ; H. S. B., L. Y. Owen ; H. J. B., Alfred Berry ; H. Marshal, W. M. Hunt ; H. Cond., R. Williams ; H. Mees, D. L. Davis.

REPRESENTATIVES TO SUPREME COURT AT CHICAGO—W. F. H. Thompson, J. Ingram, Joseph Thomas.

The first annual meeting was fixed to be held on the first Thursday in October at Swansea.

MANITOBA.

JULY 19th, 1893, will be a red letter day in the history of Independent Forestry in Manitoba. On that day the High Court of the Prairie Province was instituted with a larger membership, probably, than that possessed by any other High Court at institution. The High Court represents over 30 Subordinate Courts, with an aggregate membership of upwards of 1,000, composed of the very best men of the young and enterprising province.

Deputy Supreme Chief Ranger Card, has been actively at work in Manitoba and the North-West for the past year, and had the matter of arranging for the institution of the High Court in hand.

When the Supreme Chief reached Winnipeg, he found a large, harmonious and enthusiastic convention of Foresters ready to receive him and accord him a most cordial welcome.

At the convention, Dr. Oronhyatekha presided, and, after the necessary formalities were complied with, instituted the High Court of Manitoba, which makes the 21st High Court now connected with our great Order. The Supreme Chief Ranger installed the following :—

HIGH COURT OFFICERS.

H.C.R., Thomas Waddell, Winnipeg. P.H.C.R., B. J. Hickie, Portage. H.V.C.R., A. G. Hefinstall, Brandon. H.S., W. D. Pettigrew, Winnipeg. H.T., J. J. Armstrong, Carberry. H.P., Dr. R. Spencer, Brandon. H.Coun., G. H. West, Winnipeg. H.C., Rev. B. Davis, Stonewall. H.J.S., G. W. Swannell, Portage. H.S.W., R. Waldie, Manitou. H.J.W., J. E. Davis, West Selkirk. H.S.B., One to be appointed. H.J.B., John Olafson, Winnipeg. H.M., G. Greenly, High Bluff. H. Cond., G. H. Siddons, Balmoral. H. Mess, E. M. Wright, Napinka. H. Auditors, A. Douglass, Portage; J. S. Miller, Manitou.

Representatives were chosen to the Supreme Court that meets in Chicago on the 31st August, 1893, as follows :—Bros. Thos. Waddell, H.C.R.; G. H. West, H. Coun., and R. Muir.

The High Court of Manitoba starts on its career under most favorable auspices. There is little doubt but that the I.O.F. in Manitoba, as in the other provinces of the Dominion, will take the lead among Fraternal Societies.

PUBLIC RECEPTION AND BANQUET.

After the institution of the High Court of Manitoba, a public reception and banquet were tendered the Supreme Chief Ranger, by the officers and members of the High Court, at which there were a fair number of ladies present. A pleasing feature of the banquet was the large number of representative men from other societies who were present. The speeches were brief, fraternal and patriotic. The "Chief" was in his happiest mood, and made hosts of friends for himself and Forestry.

A High Court had been previously formed in 1882 but did not live very long, partly owing to the fact that the Order was young and weak, in fact struggling for an existence, and partly to the financial depression which set in about this time in the Province.

J. Hickie, Portage.
 Pettigrew, Winnipeg.
 neer, Brandon. H.
 Stonewall. H.J.S.
 ou. H.J.W., J. E.
 J. B., John Olafson,
 G. H. Siddons, Bal-
 itors, A. Douglass.

at meets in Chicago
 dell, H.C.R.; G.H.

PRINCE EDWARD ISLAND.



A MEETING of delegates from the various courts of the Order was held in Wright's Hall, Charlottetown, on the 17th August, 1893, to take into consideration the advisability of establishing a separate High Court for this Province.

The meeting was presided over by Hon. Judge Wedderburn, Supreme Counsellor of New Brunswick, who, in a well-worded address, explained the object of the meeting, and requested the appointment of an Acting-Secretary for the convention. P. W. Carver was then appointed to act *pro tem*.

The High Chief Ranger of New Brunswick, Bro. Le Baron Coleman, accompanied by some other High Court officers, was present, and ably assisted in the arrangement of matters preliminary to the organization of a High Court.

The following courts were represented, as follows:

Court Avondale, 1012, Dr. H.D. Johnson, J.H. Bell. Court Sylvan, 218, Dr. J.M. Martin, W.H. Brown. Court Northumberland, Dr. W.H. Dogherty, H. Tyrell. Court Westmoreland, 1105, James M. Covey, M.D., Samuel E. Reid. Court Wiltshire, 1189, Murdoch McLeod, D. W. Henderson. Court Chautauqua, 202, J. M. Clarke, J.B. Russ. Court Aberdeen, 1215, D. P. McNutt, John Clark. Court Onaway, John Agnew, John T. Weeks. Court Abegweit, P. W. Carver. Court Murray Harbor, 1058, Rev. W. H. Spargo, A. P. Prowse. Court Nonpareil, 1113, George Houston, James Bulman. Court Minerva, Rev. W. J. Kirby, T. Moyse. Court Prince Edward, 1098, George Holbrook, Charles A. McNutt. Court Mazeppa, H. W. Turner, E. H. Duvar.

After considerable discussion, the delegation expressed itself almost unanimously in favor of establishing a High Court for Prince Edward Island, and the institution of it took place at once, Judge Wedderburn, Supreme Counsellor, acting as Instituting Officer, as representing the Supreme Chief Ranger.

The following are the officers of the new High Court:

High Standing Committee: H. C. R., Dr. Martin; H. V. C. R., J. B. Russ; P.H.C.R., D. Stewart; High Secretary, J. M. Clarke; High Treas-

urer, John Agnew ; High Physician, Dr. H. Johnston ; High Counsellor, P. W. Carver.

Auditors, Rev. W. H. Spargo, C. A. McNutt ; High Chaplain, Rev. W. H. Spencer ; H. S. W., Murdoch McLeod ; H. J. W., Dr. Covey ; H. S. B., George Houston ; H. J. B., H. W. Turner ; High Marshal, R. McKie ; High Counsellor, Thomas Morse ; High Treasurer, D. P. McNutt.

After the officers were installed, some encouraging addresses were delivered by the brethren from New Brunswick.

Brothers Martin, Johnson and Stewart were elected representatives to attend Supreme Court at Chicago.

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Bro. Le Baron
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James Bulman.
nce Edward, 1098,
H. W. Turner, E.

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V. C. R., J. B.
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CHAPTER X.

BIOGRAPHICAL SKETCHES OF MEMBERS OF THE EXECUTIVE COUNCIL—ALSO OF SOME OF THE "OLD GUARD"—AND A FEW OF THE LEADERS.

JAMES ADAMS was born 21st October, 1833, near the city of Armagh, Ireland. At the age of 14 he commenced to learn the trade of carpentering and joining. The following six or seven years he studied architecture and drawing, after hours. At 20 he obtained a foremanship with Mr. Richard Cherry, the well-known Episcopal Church builder, which he held for nearly four years. He came to Canada in 1857; settled in Ottawa. He was head foreman for Thomas McGreevey, on the Parliament buildings, for the years 1863, '64, '65 and '66, and was sent by the Department of Justice in 1869, as a Trade Instructor to Kingston Penitentiary, where he has been for 25 years, filling the position of Chief Trade Instructor, Clerk of Works, and Architect. He joined the Orange Order in 1851, and was made in Westminster L. O. L. No. 86, of the City of Armagh, and a Royal Black Knight in 1853, No. 54, Markethill, County Armagh. In Ottawa, 1857, he affiliated with L. O. L. No. 47, and at Portsmouth, 1869, with L. O. L. 481. He has been W.M. of 481, Dis. M. of No. 2 district several terms, and County Master of Frontenac. Was a member of the Ottawa Field Battery for 9 years, from gunner to sergeant. During the year 1866, raised, on March 30, No. 2 Garrison Battery, and took a lieutenancy; on May 18th obtained a 2nd class Military Certificate, and, on August 10th, raised No. 4 Battery and became its captain. In the village of Portsmouth, where he resides, he has served the village as Councillor, Reeve, Board of Health and Public School Trustee for a number of years. Admitted into the A. F. & A. M. Minden, No. 253, February 19th, 1872, and passed through the chairs. Received into Ancient Frontenac Royal Arch, Chapter No. 1, January 21st, 1873, and has passed twice through the chairs. He became a Scottish Rite Mason, September 1st, 1883, with 18 degrees. On May 25th, 1883, became one of the fathers of Court Frontenac, No. 59, I. O. F., and was elected its first Chief Ranger.

HON. D. D. AITKEN, Supreme Vice Chief Ranger, is one of the youngest, if not the youngest member of the Executive Council. He was born in Michigan in 1855, and is now in his thirty-ninth year. His father was

a farmer. His early education was carried on at the public school, which he attended only in the winter months; in the summer his assistance was needed on the farm. But the disadvantages with which he had to contend did not prevent him from acquiring a good commercial education, for at the age of seventeen, we find him engaged at book-keeping in New Jersey. Later we find him on the road as a "drummer," and after a brief apprenticeship to that vocation, he embarked in the mercantile business. A taste and aptitude for law determined his leaving mercantile life. He studied law in New York, and in 1879 was called to the bar at the comparatively early age of 24. To the profession of law he has devoted his attention ever since. He practises in his native State, and is a member of the well-known firm of Wisner, Lee & Aitken, of Flint, Michigan. In his profession, Bro. Aitken has secured a large practice, that is steadily increasing, and his reputation as a skilful lawyer and successful pleader is one of which he may be justly proud, and that speaks eloquently of his ability and integrity.

In his native State, he enjoys wide scope for the extension of the principles of Forestry, in which he is an enthusiastic believer. In Michigan, the Independent Order of Foresters has met the most pronounced opposition, and has also won some of its most signal victories.

Bro. Aitken is a well-known member of other fraternal and benevolent societies. He is Great Commander and Counsellor for the K.O.T.M., the last position he has held since the organization of that Order. He is a member of the Royal Arcanum, and a prominent Mason. As might be expected, he has given a good deal of attention to the laws affecting fraternal insurance.

Politically, he is a "genuine Michigan Yankee by birth and habits," and there is no room to doubt his Republican leanings. For six years he held the non-political office of City Attorney, being appointed to it by the City Council. He is a member of the Protestant Episcopal Church.

Our Supreme Vice-Chief Ranger seeks repose from the toil and distraction of the legal profession, in, Cincinnatus-like, following the plough. He owns one of the finest farms in the State, and manifests great interest in the cultivation of the soil. He is President of the Industrial Fair Society of his district. He was elected to Congress last year in a constituency which was considered safely Democratic.

HENRY HARRISON APLIN, Past High Chief Ranger, Gagetown, Michigan, was born in the township of Thetford, Genesee Co., Michigan, April 15th, 1841; his father settled in Michigan in 1836, when the present state was a territory, and almost an unbroken wilderness. He served in the 16th Michigan Infantry during the war of the rebellion, and in 1865

went into business at West Bay city. An active Republican politician, he was appointed postmaster by President Grant in 1869, retaining the office until July, 1886. Having represented his town and country in many state conventions, in 1884 he represented his state in the National convention at Chicago, when Blaine and Logan were nominated. He was nominated for Auditor-General at the Republican state convention at Grand Rapids in 1886, and ran 11,000 ahead of his ticket, being elected by a plurality of 17,334. He became a Forester in 1887, and the following year, on the organization of the High Court, was made High Chief Ranger for Michigan, being unanimously re-elected for that office for the ensuing year.

A. H. BACKUS, High Counsellor for Ontario, Court Elgin, No. 29, Aylmer, Ont., was born December 1st, 1851; son of J. A. Backus, gentleman, of Walsingham, Norfolk; one of three brothers—Charles (a lawyer, of Simcoe, Ont.), John (a doctor, of Chicago), and himself; studied law with Col. D. Tisdale, M.P., of Simcoe, and at Osgoode Hall, Toronto. Has practised at Aylmer since 1883; belongs to the Masonic, Templar, and other fraternal societies; has always taken an active part in educational matters—for nine years was on the Aylmer School Board, and was elected chairman. Joined the Order in 1883; was fourteen terms C.R. of Court Elgin, No. 29, by unanimous vote; has been H.V.C.R., and in 1884 was elected High Counsellor, at Peterboro'.

L. T. BARCLAY, Past High Counsellor for Ontario, Whitby, Ont., was born in the township of Pickering, Ont., on May 14th, 1855. On his father's side, belongs to a Scotch family bearing an ancient and honorable name in Scottish annals, and on his mother's side is of English descent. His grandfather, Rev. George Barclay, a graduate of the University of St. Andrews, was a native of Edinburgh, and came to Ontario in 1817, settling at first in Toronto, and subsequently in Pickering. Received his education at the Brooklyn Public School, and at the Oshawa Grammar School; at the age of fourteen, before completing his educational course, he began the study of law, and, by his aptitude and industry, made rapid progress in his studies; shortly after reaching his twenty-first birthday he was admitted by the Law Society to practise his profession. It is rare to find talent and effective party services receive recognition at the hands of the Government in one so young as Bro. Barclay was; at twenty-five he was the unanimous choice of his party representatives, and was appointed by the Ontario Government to the offices of Local Registrar of the High Court of Justice, Registrar of the Surrogate Court, etc., of his native county; and, since his withdrawal from active politics, has taken a very deep interest in educational affairs;

has been a frequent contributor to the press, and is the author of several pamphlets and articles, chiefly upon educational subjects. A series of articles, contributed by him to the Toronto press, had a marked effect in settling the public mind regarding the vexed questions involved in the amendments to the Separate School Law. Is vice-president of the Ontario Ladies' College, chairman of the Collegiate Institute and Public School Board, an honorary member of the Ontario Society of Artists; is the founder of the County of Ontario Law Association, and has been president of the Mechanics' Institute. In addition to his being an enthusiastic Forester, he is a Royal Arch Mason, Knight Templar, a member of the Sons of Scotland, A. O. U. W., Royal Templars, besides other societies. On the night of his initiation he was elected to office in the Subordinate Court, and has been in office continuously ever since; he first appeared at the High Court at Brockville in 1891, where, as a member of the Constitutions and Laws Committee, the Order reaped the advantage of his training and legal experience. He was there selected one of the representatives to the meeting of the Supreme Court at Detroit; at Barrie, in 1882, he was selected High Counsellor.

W. H. BARTRAM, Past High Counsellor for Ontario, London, Ont., was born 21st of August, 1848, at Cheltenham, Gloucestershire, England. Received his education at the Public Schools, Toronto, and at the Grammar School, Sandwich; began the study of the law at Windsor, and completed his student days at London. On the 7th of February, 1871, was admitted as Attorney-at-Law, and was called to the Bar at Easter Term following; was also appointed a Notary Public in 1871, and began the successful practice of his profession at London; now ranks as one of the leading lawyers of Western Ontario. In 1883 was appointed a Commissioner for taking Affidavits in Ontario to be used in Manitoba. During the Fenian Raid in 1866, while a student and resident at Windsor, was on active service as a volunteer in the Windsor Garrison Artillery; was a member of the County Council of the County of Middlesex, as Reeve of Petersville (now London West), in 1880 and 1881; was defeated for Reeve in 1882, but was again elected in 1883. For ten years he has been Solicitor for the Corporation; has been legal editor of the *Western Advertiser* for many years; was Registrar of the Law Faculty of the Western University; has held various prominent offices in several fraternal and benevolent societies; in politics is a Liberal, in religion is a member of the Church of England, and has been and now is a lay delegate to the Synod of Huron for St. George's Church, London West. Is a public-spirited citizen, and takes an active interest in all that pertains to the welfare of London and the County of Middlesex. Joined

Court Dufferin, No. 7, of the M.W. High Court of the United States in 1878, and in September of that year was the solicitor employed to procure the incorporation of the R. W. H. C. of Ontario, which was the first of the Order in Canada. In 1884, he became a member of Court Enterprise, No. 54, and in 1890 joined Court Albert No. 100, in which court he has since held the office of financial secretary; at the High Court meeting in Brockville, August, 1891, was elected High Counsellor for Ontario, and was a valued member of the High Standing Committee during his term of office. He was a member of the Supreme Court Committee at Detroit in 1891, and took a practical part in the deliberations.

EDWARD BOTTERELL, Past Supreme Chief Ranger. The Past Supreme Chief Ranger of the Independent Order of Foresters is a gentleman whose name has been a tower of strength to the Order, and whose experience and wise counsel make him an invaluable member of the Supreme Executive. The esteem in which he is held by his brethren found a fitting expression on his re-election, for the eighth time, to the second highest position in the Supreme Court, at Detroit, Mich., in 1891, when he was presented with a complimentary banquet and a solid silver tea service. The occasion was a notable one, not only by reason of the large and representative character of the company, but also by the heartiness and spontaneity of the tribute that each speaker paid to the worth of the guest of the evening. He was again unanimously re-elected for the ninth time at Chicago, Ill., in 1893.

Bro. Botterell first saw the light in the old limestone city of Kingston, on the 11th of May, 1834. His father was a soldier, being a member of the 15th regiment of the line. He received an English education in his native city, first in the public schools, and subsequently in the British Academy, which served as a preparatory training school for Queen's University.

At the early age of fifteen he left school to fight life's battle, and after a varied experience, he, in 1856, entered the Dominion civil service, the seat of government being then in Toronto. He has continued in the service ever since. In 1869 he was appointed to his present position, as the head of the Routine and Records Department, Parliamentary Distributing Office, Ottawa. To those who know the brother's courteous manner and thorough business methods, it is needless to say that he is a great favorite with members of the House, and all who have any business to transact with his Department.

In the early years of his parliamentary duties, he was not obliged to be in attendance during the recess of the House, when he improved his time and turned an honest penny by engaging in railway work. Away back in the

fifties he filled the offices of time-keeper, foreman and wood agent on the Northern Railway, when Sanford Fleming was Chief Engineer.

He became a Forester in 1879, and is at present a member of Court Laur-entian, No. 229. He was at one time Chief Ranger of Court Ottawa, No. 41. And during his term of office, it was then, as it is again, the banner court of the Order. He was High Chief Ranger for Ontario in 1883. In 1881, he was appointed to his present exalted position on the Supreme Executive, and it is a notable fact that ever since he has been re-elected by a unanimous vote.

Bro. Botterell is prominent in other organizations. He has been a mem-ber of the Sons of Temperance for the last twenty-four years. He has been a Good Templar for a period almost as long, and was Grand Worthy Chief Templar for that body in 1878. He is also a member of the Orange Order —was Master and Secretary of his district, and is Deputy Grand Master of Ireland. He took a prominent part in making and carrying out the arrange-ments for the funeral of the murdered Hackett in Montreal some years ago. He is a prominent member of the Reformed Episcopal Church, and, at the last meeting of the Synod of that body, he was appointed Treasurer.

In the High and Supreme Courts of our beloved Order, Bro. Botterell is a familiar figure, the brother is not known by reason of his "much-speak-ing," but he is esteemed and loved by reason of his long years of devoted service, as well as for the wisdom of his counsel, the courtesy of his bear-ing, sincerity of his friendship, and the uprightness of his character.

JAMES BOWERMAN, Court Napanee, No. 30, was born in the County of Prince Edward in 1833, and became a charter member of Court Napanee, No. 30, I.O.F., in April, 1879. In the troublous times of secession, joined, with others, in holding the court loyal to the I.O.F. Is Principal of the County Model School at Napanee.

NATHAN SMITH BOYNTON, the honored leader of the Maccabees, Port Huron, Mich.; was born June 23rd, 1837, at Port Huron, Mich.; is a descendant of Sir Matthew Boynton, of England. Three brothers of the family came to America before the revolutionary war and settled in New England. Granville F. Boynton, father of Nathan S., was a native of New York State; moved to Port Huron in 1827. Father died in 1846. On mother marrying again, he lived on a farm near Marine City, Mich.; work-ed on farm in summer and attended primitive district schools in winter; passed through high school at Waukegon, Ill., in 1852. In 1856-57, entered into mercantile business in Port Huron; retired, owing to the panic of 1857; moved about for some time, and in 1858 married and settled down at Cin-

cinnati ; in 1862 returned to Michigan and enlisted as private in 8th Michigan cavalry ; in a few months was made lieutenant, and in 1863 became captain ; in 1864 was given his majority. The history of Michigan in the war, records that Lieut. N. S. Boynton, at the head of 100 men cut off the retreat of Gen. John Morgan in his raid through Kentucky, Indiana, and Ohio, and compelled him to surrender. Served under Gen. Burnside in East Tennessee, and printed the first Union paper at Athens in that State. Newspaper office was seized by Gen. Forrest, but Lieut. Boynton escaped. Was with Sherman during his campaign in Georgia ; led the column of cavalry into Atlanta ; was in the Stoneman raid to Macon, Ga., when two-thirds of his regiment were slain, wounded or captured ; subsequently joined Gen. Thomas at Nashville ; after the war, started in business at Marine City, was appointed Deputy Assessor of Internal Revenue and Postmaster. Was village clerk of Marine City in 1866, and president of the village in 1867 ; became supervisor, and in 1868 was elected to the State Legislature. In 1869 removed to Port Huron and became editor and publisher of *Port Huron Press*. In 1871 resigned the editorial chair and took up real estate and insurance ; was elected mayor of Port Huron in 1874, and was re-elected in 1875 ; was president of the Board of Education two years and member four years. Invented Boynton fire escape, hook and ladder truck, and system of wire rope trussing for fire ladders. In 1879, accepted management of the Michigan business of Sheldon & Co., a large New York publishing house. In 1883, retired from that business, owing to failing health, and for ten years has devoted all his energies to the work of the Knights of the Maccabees, of which Order he is Past Supreme Commander, and Supreme and Great Record Keeper. He has distinguished himself as a soldier, a politician, and as a society organizer of the greatest merit. On the resignation of Sir Knight Thomas Elliott, of Brantford, Ont., he became Supreme Commander, and as such, aided by Dr. Oronhyatekha, Supreme Chief Ranger I.O.F., succeeded in re-uniting the two factions, into which the K.O.T.M. had become divided, and built up the Order. In January, 1881, he became Acting Past Supreme Commander, and in September of the same year succeeded in erecting the Great Camp for Michigan into a separate endowment jurisdiction. In 1892, he was elected vice-president of the National Fraternal Congress, in which body, after a stubborn fight, he succeeded in getting the I.O.F. admitted to membership. It gave the representatives of the I.O.F. great satisfaction to see their brother unanimously elected in 1893, President of the National Fraternal Congress. He is recognized and properly named the Judas Maccabeus, or father of the Order of the Maccabees of modern times.

W. H. BROWN, High Counsellor for Missouri, Kansas City, Mo., was born in Kansas City, Missouri, February 26th, 1864. Attended the Ward (public) schools and private schools until the fall of 1880, when he entered the Freshman Class of the State University of Missouri, at Columbia, Mo., graduating there in June, 1883, with the degree of A.B., and receiving the degree of A.M. in 1887. In July, 1883, commenced the study of law in the office of his father, P. S. Brown, and was admitted to practise in September, 1884. In October, 1884, became the junior member of the law firm of Brown, Chapman & Brown, which firm is now in existence. Became a Forester in 1891, and since that time has been High Counsellor of the High Court of Missouri; and is the State legal adviser of the Supreme Court. Is a member of Court Central, No. 675. Has for some years been interested in Freemasonry. Is a 32° Mason, and at the present time W.M. of Blue Lodge, and a holder of office in the Scottish Rite. Is also a member of the Knights of Pythias, and B.P.O. Elks.

THOMAS BUTLER, D.S.C.R., Court Capital, Ottawa, Ont., was born 23rd December, 1846, in the township of Goulbourn, County of Carleton; spent his boyhood on a farm, and received his education in the public school of his native township; 16 years ago he removed to the City of Ottawa, where he has resided ever since. Is the sixth son of Benjamin Butler and Catharine Hodgins, who removed from Co. Tipperary, Ireland, in the year 1842, and settled in Goulbourn, where they resided until their death a few years ago. In 1882 married Matilda, second daughter of Andrew Graham, of Huntley; joined Court Ottawa in 1882, in July, 1892, instituted Court Capital, No. 1115; held the position of Treasurer of Court Ottawa for a number of years, and C.R. of Court Capital for two terms; has also held the commission of P.D.H.C.R. for over six years, and during that time has instituted a number of Courts and has performed a considerable amount of mission work for the Order. In religion he is an Episcopalian, and in politics a Conservative.

THE REV. GEORGE M. CAMPBELL was born on September 26th, 1852, at Wallace, Cumberland Co., N.S. Is Scotch by descent, his paternal grandparents using the Gaelic language. Spent his boyhood days on the farm, and was educated at the village school. Having resolved to enter the ministry, he became a private student under the Rev. Dr. Smith, now of Halifax, N.S. He is an alumnus of Mount Allison University, and a member of the conference of New Brunswick and Prince Edward Island of the Methodist Church. He has occupied several of the best pulpits of the Church, notably at Woodstock, St. Stephens, Moncton, and St. John, N.B.

He accepted a call, to take effect in July, 1894, to the pastorate of the First Methodist Church, Charlottetown, P.E.I. He has held high positions in Masonry, Oddfellowship, and Sons of Temperance. He was one of the Representatives to the Supreme Court, at Chicago, from the High Court of New Brunswick, and has been connected with Forestry five years. He has been three times elected representative to the High Court.

A. F. CAMPBELL, M.P.P., D.S.C.R., Court Union, No. 86, Brampton, Ontario, was born near Brampton, County of Peel, Ontario. He spent nine years teaching in the public schools of the county, and then went into the newspaper business; established a weekly journal in Brampton in 1874, and continued to be its editor and publisher for fifteen years. Contested Peel county in 1866 for the Legislative Assembly, against the then sitting member, but was defeated. Was elected for Eastern Algoma at the general elections in 1890; is a Liberal-Conservative in politics; was Mayor of Brampton in 1887 and 1888; was five years a member of the County Council of Peel, and has been a member of Brampton Public School Board for thirteen years. He joined the I.O.F. in 1881, and has been a member of Court Union, No. 86, Brampton, ever since. Was Chief Ranger of his court for three terms. As D.S.C.R., he has spent considerable time in organizing courts in Nova Scotia, Indiana, and New York.

D. M. CARD, D.S.C.R., was born September 16th, 1839, at Weston, Ont., both parents natives of Nova Scotia; was educated at Weston, Toronto Normal School, and Weston High School; assisted his father in business for several years, and studied medicine under Dr. Dillhook, of Weston; subsequently became a veterinary surgeon and practised his profession at Uxbridge, Ont.; was elected a municipal councillor of Uxbridge, and was appointed a justice of the peace; was appointed on the staff of the Crown Lands Department at Toronto in 1871; became a Crown Lands Inspector in 1873, and filled that position till 1882, when, having met with an accident to his knee, which ultimately resulted in amputation of the leg, he was forced to resign; on his recovery was appointed by the Supreme Chief Ranger to take charge of the Order's interest in Manitoba and the North-West; first admitted into Court Ontario, No. 85, at Uxbridge, subsequently connecting himself with Court Brandon, No. 427. He has been a valuable organizing officer.

THE REV. CANON W. B. CAREY, M.A., Ex-Supreme Chaplain, Kingston, was born in Ireland, and came an infant to this country with his parents, who settled at Napanee, Upper Canada; is the only surviving son of

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the late Francis Vize Carey, M.D., formerly surgeon in H.M. Royal Navy, who practised for some years as a physician and surgeon at Napanee, Ont. ; was educated at the Napanee Grammar School and at the Rev. T. D. Phillips' Classical School, St. Catharines ; was a student of Trinity College, Toronto, and graduated from Trinity University in both Arts and Theology ; was ordained in 1869 by the late Bishop Bethune, of Toronto, for the Curacy of Ancaster and Dundas, Ont. ; also served as missionary at March, Ont., at Iroquois and Edwardsburgh, and is now, and has been for some years, Rector of St. Paul's Church, Kingston, Rural Dean of Frontenac, and Examining Chaplain to the Lord Bishop of Ontario. He is a member of the former banner Court, Frontenac, No. 59, and takes a deep interest in the welfare of the Order.

JUDGE ROBT. MILLIGAN CAROTHERS, High Secretary for North Dakota, Grand Forks, N.D., was born in Swissdale, near Pittsburg, Pa., on April 16th, 1859. In the year 1860 he accompanied his parents to Tip-ton, Ohio, where his father was pastor of the Presbyterian Church. He returned to Pennsylvania in 1866. He received his education in the Western University of Pennsylvania, and in 1877 he again removed to Iowa, accepting a position in the College for the Blind of that State. This position he held for five years. In 1886 he located in Grand Forks, North Dakota, and in December, 1887, entered the law Department of the University of Michigan. In June, 1889, he graduated from that institution with the degree of LL.B. In November, 1888, he began the practice of law in Grand Forks, N.D., and in 1890 was elected County (Probate) Judge of Grand Forks County. He was re-elected in 1892. In February, 1890, he became a charter member of Court Grand Forks, No. 493, and has served the Court as Chief Ranger and Financial Secretary. At the organization of the High Court of North Dakota he was elected High Counsellor. The following year he was elected High Secretary, the next year High Chief Ranger, and at the session of the High Court in June, 1893, he was again elected High Secretary. At the session of the Supreme Court at Detroit, in 1891, he was one of the representatives from his High Court, and was appointed Supreme Senior Woodward. He was one of the most active members of the Supreme Court at Chicago.

EUGENE W. CHAFIN, Past High Chief Ranger, Waukesha, Wis., was born two miles south of Mukwonago, Wisconsin, November 1st, 1852 ; lived on the farm, and attended district school until he was twenty-one years of age ; graduated from the State University of Wisconsin, June 17th, 1875, and was admitted to the bar on that day. He has since practised law in

Waukesha, and is now engaged in practice, being a member of the firm of Chafin & Parkinson. He is a member of the Independent Order of Good Templars and was Grand Counsellor in 1885, and in 1886 was elected Grand Chief Templar of Wisconsin, holding the office for four years; he is now Grand Electoral Superintendent of that Order. At the organization of the High Court of Illinois, I.O.F., he was elected High Chief Ranger, and upon the organization of the High Court of Wisconsin, he became its first Past High Chief Ranger. During his residence at Waukesha, he has served eight years as Justice of the Peace, and three years as a member of the School Board, and is at the present time President of the Waukesha County Agricultural Society. He has organized several courts of Foresters in Wisconsin, and was a delegate to the Chicago session of the Supreme Court in 1893. A Prohibitionist in politics, he has served eight years as a member of the National Prohibition Committee.

GEORGE E. CHALLES, of Court Queen City, No. 66, Toronto was born at Napanee in 1857. Was educated at the Napanee Grammar School, and at 16 entered the law office of Williams and Hooper, where, during 5½ years, he received an excellent business and legal training. In 1879 he accepted a position in the head office of the Napanee Paper Company, and, after eighteen months, was given the managership of the Toronto business of the company, which position he still occupies. He is a charter member of Court Queen City, No. 66, and takes a deep interest in all that concerns the I.O.F.

PROF. C. E. CLARK, M.D., High Physician for Missouri and Kansas, Kansas City, Mo., was born at Whitehall, Ill., May 10, 1864. When he was six his father moved to Western Missouri. He was educated in the public and high schools in Kansas City, and at the State Normal School. In 1883 he commenced the study of medicine at Rush Medical College, Chicago, from which institution he graduated with honors in 1886. After spending a year in special duty, he engaged in practice at Kansas City. In 1891 he was elected Adjunct to the Chair of Materia Medica and Therapeutics in the Kansas City Medical College, and in 1892 was promoted to the Lectureships on Materia Medica and Clinical Laryngology, which position he still holds. He joined the I.O.F. August 6, 1891, being a charter member of Court East Side, No. 874, serving continuously since the institution of the court, as Court Physician, and two terms as Financial Secretary. He was elected a delegate to the High Court of Missouri and Kansas, which met at Kansas City in May, 1892, and was there elected High Physician. At the meeting of the same High Court in July, 1893, he was unanimously re-elected High Physician, and also elected delegate to the Supreme Court at Chicago, which he attended.

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CALVIN WORCESTER DAY CLARK, M.D., High Physician, Tamworth, Ont., was born in the township of Ernestown, Co. of Lennox and Addington, Ont., in 1863. Is a descendant, on both sides, of United Empire Loyalists. Was educated at the Public School in Adasca, and at the High Schools in Sydenham and Napanee. He graduated from Queen's University, Kingston, in 1885, and attended hospital lectures at Montreal in 1882. He spent two years in the hospitals of Glasgow, Edinburgh, Liverpool, Birmingham, Bristol and London. In 1887 he took an English degree, and practised in Bristol as an assistant and partner. He returned to Canada in 1888, and entered upon practice at Tamworth, Addington Co., where he still resides. He is a charter member of Court Tamworth, No. 382, instituted in April 1889, and has held the office of Court Physician ever since. He was Chief Ranger of the court for four terms, and has been C.D.H.C.R. for three terms. He was elected a member of the High Standing Committee and High Physician at Barrie. He has been and is a diligent worker in the interests of the Order.

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J. M. CLARK, High Secretary, P.E.I., was born at Bedeque, P.E.I., on 30th October, 1854, and is now the only remaining member of a family of four, with the exception of a brother now in the U.S. He resided at place of birth till 1881, when he removed to Colorado, U.S., remaining there until 1886, when he returned to P.E.I. and engaged in the lumbering and manufacturing business, being now a member of the firm of Schewman, Clark Co. Builders and Contractors. He joined the Order of Foresters in June, 1892, and became a member of the High Court of P. E. I. at its organization in August, 1894.

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HARVEY S. CLERKE, M.D., of Court Clandeboye, No. 461, Lucan, Ont., was born at Kinsale, Ontario Co., Jan. 13th, 1853. On the death of his father, in 1862, the family moved to Whitby, where he attended the old district school and Grammar school. While at Whitby Grammar School he obtained a certificate as teacher and engaged in teaching a couple of years ; then spent six months attending Cobourg Collegiate Institute, and another six months at Toronto Normal School, where he obtained a Provincial Certificate for teaching. After two years spent in teaching, he passed his matriculation examination in Arts before Victoria University, with honors in mathematics. Was Principal of Port Perry Public School for three years, and then went into the study of medicine. In 1883 he graduated with honors from Toronto and Victoria Universities, also before the College of Physicians and Surgeons of Ontario. Early in 1884 he located in London, Middlesex Co., Ontario, where he has been actively engaged in the practice of medicine

ever since. Is Medical Health Officer for his own village, a member of the High School Board, and Coroner for the County of Middlesex. In 1889, joined the I.O.F.; was instrumental in the formation of Court Clandeboy, No. 461. Has always been the Court Physician, and for several years was its representative to the High Court of Ontario.

LE BARON COLEMAN, High Chief Ranger, New Brunswick, was born in the City of St. John, N.B., in 1852; was educated in the superior school of the city. In 1876 he entered the service of the Intercolonial Railway, in the freight department. In 1891 he retired from the railway, and accepted a position with the Canadian Express Company, which he still fills. He joined the Order in St. John, N.B., at the time it was introduced there, in 1882, and became a charter member of Court Loyalist. He was elected Court Deputy, and in 1889 was elected High Vice Chief Ranger, which office he filled for two years, and was then elected High Chief Ranger, and is now upon his third term of office. He is a staunch and untiring worker for the I.O.F., and believes that it will become the leading Order in the world, as it is certainly the best to-day.

H. A. COLLINS, Supreme Marshal and High Chief Ranger of Ontario, was born in Ireland, May 7th, 1844; commenced business at Toronto in 1860; is a prominent society man; became a Master Mason in 1868, and was Master of Doric Lodge in 1877, '78, and '79; is a member of King Solomon R.A.C., of Godfrey de St. Aldemar Commandery, K.T.; is Grand Registrar of the Great Priory of Canada, and D.D.G.M. of the Eleventh Masonic District; is Potentate of Rameses Temple of the Mystic Shrine; also Grand Master of the Independent Order of Odd Fellows. He is an active worker in the cause of Forestry, and one of the most popular members of the Order.

THE REV. EDWARD COLLINS, High Vice Chief Ranger, was born in Beckington, Somerset, England, on February 23rd, 1852. He received his early training in the Blue Coat School of Selwood, and later attended Golden Knoll Academy, completing his school life in the Diocesan Training College. After a period of travel, he came to Toronto in 1882, and later settled in Lambton county. In 1880 he removed to Michigan, where he taught for some years in the public schools, and filled the positions of Justice of the Peace and Public School Inspector. In 1891 he was appointed lay reader, and soon after became a postulant under the late Bishop Harris. He was ordained to the diaconate, June 10th, 1888, in Grace Church, Detroit, and appointed missionary to Huron and Cadillac counties, which position he filled till he was called, in October, 1890, to the Rectorship of St.

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Stephen's Church, Detroit. He was ordained to the priesthood in December, 1891. He was initiated into the mysteries of Forestry, in Court Marion, No. 267, in 1888, and is at the present time a member of Court Cadillac, No. 863, Detroit. He has been a member of the High Court of Michigan from the year after its creation; a representative to the Supreme Court; High Chaplain; High Auditor for the last four years; High Vice Chief Ranger, and is a most enthusiastic worker.

JAMES CRAWFORD, of Court Dufferin, No. 4, London, Ontario, was born at Woolwich, England, November 16th, 1834; family came to Montreal in 1838, and in 1840 settled in London, Ont. Enlisted in Capt. Gardner's battery in 1853, and returned to England. Served at the Crimea, taking part in the battle of Inkerman and in the siege of Sebastopol. Returned to England in 1856; served ten months at Northampton, and was then transferred to a battery coming to Canada. Got his discharge and settled at London, Ont., where he served fifteen years on the police force, for twelve of which he was sergeant; is now inspector for the London Humane Society. He joined the I. O. F. in 1877, and has been an active member ever since, and rendered some valuable services to the Order. Besides several high positions, he was the first Superintendent of the Juvenile Department. He has two Crimean medals.

HERBERT C. CREED, A.M., Past High Chief Ranger, Past Supreme Vice-Chief Ranger, Fredericton, New Brunswick, was born at Halifax, N.S., September 22nd, 1843; was educated chiefly at the High School in connection with Dalhousie College, Halifax, and matriculated at the college in 1857; studied there for three years, and in 1861 entered Acadia College, where he graduated with honors in 1865. For four years, while still studying, he was teacher of French in Horton Academy and the Ladies' Seminary at Wolfville, N.S. Was appointed, soon after leaving college, Principal of the County Academy at Sydney, Cape Breton; remained there four years, then became Principal of Yarmouth Seminary, N.S., and after that of the English High School, Fredericton, N.B., resigning the latter position at the close of 1873, to take a place on the faculty of the Provincial Normal School of New Brunswick, where he has remained up to the present time, with various changes of work. He has held many positions of prominence, being in fact one of the leading educationists in New Brunswick. He has also written largely for the press, and is a prominent Baptist, having filled the honorable offices of secretary, vice-president, and president of the Baptist Convention of the Maritime Provinces. Has been an active Templar, Mason, and Oddfellow. Was initiated into Court Milicete, No. 139, I.O.F.,

in 1884; was appointed High Auditor in 1885, and H.C.R. of New Brunswick in 1886, holding the latter office for five years. He was elected S.V.C. R. in 1887, and again in 1888. He was made a Royal Forester in 1886, and became brigadier-general in command of the New Brunswick division. He has assisted the Supreme Chief Ranger from time to time in perfecting the work of the Royal Foresters.

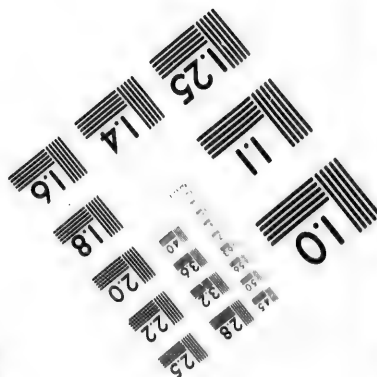
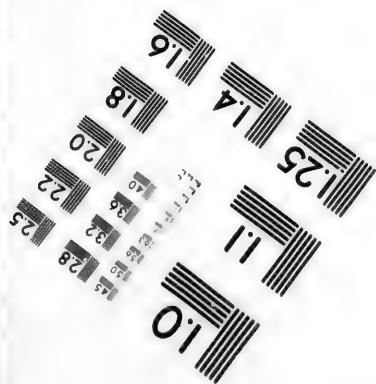
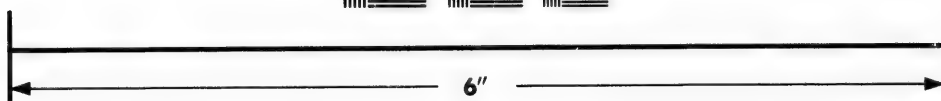
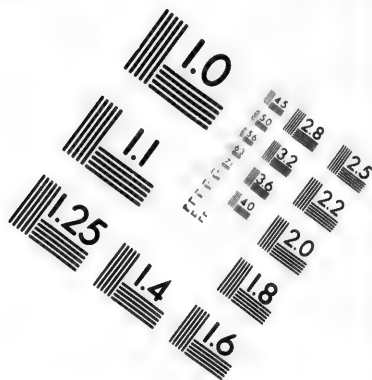
OLIVER CRUSE, High Secretary of Washington, D. S. C. R., Seattle, Washington, was born November 28th, 1833, at Stibb, Parish of Langtree, County of Devon, England. Emigrated to Cleveland, Ohio, in 1852, moved to St. Thomas, Ontario, in 1855. Was initiated in Court Tecumseh, St. Thomas, as charter member in 1877; kept in connection until that court seceded to C.O.F. Was V.C.R. of Court Royal, St. Thomas, Ontario, when reorganized, until the charter lapsed; and was first C.R. of Court Maple, No. 155, and C.D.H.C.R. on institution of that Court in 1884, until he removed to the State of Washington in 1889. Has three sons and two sons-in-law members of the Order. Has done some valuable work on the Pacific Coast. On the organization of a High Court for Washington in April, 1895, he was elected High Secretary.

E. S. CUMMER, Past Supreme Secretary, was one of the charter members of Court Oronyhatekha, No. 23, Hamilton, instituted in 1878, and was chosen the first Chief Ranger; was born at Newtonbrook, in the County of York, Ontario. At nineteen he took out a first-class certificate as a teacher. In 1886 he settled in the City of Hamilton, and became manager of a co-operative grocery business. In 1882 he resigned a position he then held in the Episcopal Methodist Book Publishing and Printing House, to devote his whole time to the work of the office of the Supreme Secretary. A few months after joining the Order, he was appointed to fill a vacancy on the High Standing Committee. In September, 1880, he was elected High Secretary of Ontario, and in July, 1881, when the present Supreme Court was instituted, he was elected Supreme Secretary, and continued to fill the important office until 1889, when he was succeeded by the present Supreme Secretary.

T. CYPHOT, M.D., Past High Physician for Quebec, St. Cunegonde, Que., was born in Montreal, on April, 26th, 1860. Was educated at Ste. Therese de Blainville College, and graduated from the Victoria School of Medicine in 1881. Has practised medicine since in St. Cunegonde, a town adjoining Montreal. During the smallpox epidemic in 1885, he was appointed Medical Health Officer of St. Cunegonde, which position he has

continued to occupy. In 1887 he was appointed Justice of the Peace and Commissioner, and in 1890 was elected School Commissioner. He has had four terms as Chief Ranger of Court St. Roach, No. 701, and was elected High Physician for Quebec in 1892, and was the first French representative at the Supreme Court in 1891.

THOMAS G. DAVEY, Supreme Treasurer, is an Englishman by birth, and hails from Devonshire, where he first saw the light forty-four years ago. He moved with his family, when but twelve years of age, to Canada, and settled first in Stratford. After two years' residence there they removed to London, where he has resided ever since. Early in his career he became familiar with the news and periodical business, and for a time was engaged in supplying trains in the United States. Later, he followed the same business in Western Canada, confining his operations to the Grand Trunk system. In 1876, he became associated with C. H. Shaver in the Railroad News & Advertising Co., which business has of late years grown to colossal magnitude, the lines on which they operate reaching from Chicago to Ontario, besides several roads in the State of Michigan. They also publish the *Grand Trunk Daily Bulletin*. Bro. Davey became a Forester on Sept., 28th, 1880, and has for many years occupied high and responsible positions in the Order. In 1882 he was appointed Supreme Treasurer, and in the same year he was chosen High Treasurer for Ontario, both of which positions he held till 1892, when he declined to be again a candidate for the office of High Treasurer. He has the proud satisfaction of knowing that he was re-elected Supreme Treasurer at the last meeting of the Supreme Court by the unanimous vote of his brother Foresters. In addition to being a Forester, Bro. Davey is also a member of the Royal Arcanum. In politics, he is a Reformer, and takes an active interest in the welfare of the political party of his choice, but with the moderation and fairness becoming an officer of a great organization that embraces members of all political parties, he never allows his personal views to interfere with the interests of the Order, or with the friendship that should exist between the members of a great fraternal association. He is a member of the Methodist denomination, and is a consistent and liberal supporter of his church. The brother is a keen sportsman, and in season will be found following the exciting pastime. If he has any weakness it takes the shape of partiality for dogs. We do not know the exact number of canines about his establishment, but we are assured that it is considerable; none of your ill-mannered curs, but well-bred dogs. They have made for themselves a name in the country, as they always come out prize-winners at Industrial Exhibitions in Canada and the United States. Brother Davey brings to the Executive great business ability, and his opinions on questions of finance and investments are considered of great value by the Supreme Chief Ranger and other members of the Council.



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CHEVALIER GEORGE L. DICKINSON, Chief Ranger, Court Manotick, No. 144, was born in Toronto, July 4th, 1848, and educated at Ottawa Grammar School, and at Poughkeepsie, N. Y. He was elected Deputy Reeve of the township of North Gower in 1877 and 1878. On the retirement in 1888 of the late Right Honorable Sir John Macdonald from the representation of Carleton in the House of Commons to sit for Kingston, he was elected Member for that county. During his term in the House, the Act incorporating the I.O.F. became law. He was honored by the Supreme Court by being decorated with the Grand Cross of Merit, which he treasures as a valued souvenir. He has been Chief Ranger of Court Manotick, No. 144, for several terms, and is a great admirer and staunch believer in the Order, and has unlimited faith in its progress and success.

ALEXANDER H. DIXON, of Court Eglington, was born September 1st, 1847, near Brampton, County Peel. He remained in his native county until 1881. He joined the Order in 1886, as a member of Court Eglington, of which court he has been the Court Deputy without intermission. For a year or so he worked as an organizing officer under the direction of the S. C.R., and many courts attest the ability and fidelity with which the work was done by him.

NEWELL H. DODGE, High Chief Ranger of Wisconsin, was born July, 1845, and is a native of Ohio. His ancestors settled in Salem, Mass., in 1869. His family has a distinguished and honorable history that can be traced back to the days of the early Norman kings. The High Chief Ranger of Wisconsin received, in his early boyhood and youth, a liberal education in the public schools of Wisconsin, in the State University, also in the Milwaukee Business College. He is at present actively and successfully engaged in business pursuits. When the I.O.F. was introduced in Wisconsin, he was one of the first to connect himself with it, his varied experience in life insurance convincing him that the principles upon which Independent Forestry is founded are thoroughly sound, and in every way deserving of confidence. In Court Wisconsin, No. 928, the High Chief Ranger is a zealous and successful worker, never being absent from its regular meeting. When the High Court was formed, in 1892, he was the unanimous choice of the representatives for High Chief Ranger, and at the second meeting of the High Court this choice was re-affirmed by his election for a second term. On more than one occasion he has been delegated by the Supreme Court to perform duties calling for tact and judgment, and on all these important missions he has been successful. He reports the Order in Wisconsin as making steady progress, and predicts that the day is not far distant when it will be the leading insurance organization in the State. He is a prominent Mason, and a mem-

ber of other fraternal organizations. In politics he is a Democrat, and has been a representative in the city council, but has no aspirations for political honors.

W. M. DRENAN, Past Supreme Marshal, of Court Frontenac, No. 59, Kingston, Ont., was born at Kingston, Ont., in 1855. When his father died he succeeded him in the furniture business, to which, in 1886, he added an undertaking department. Was Public School Trustee for four years, Alderman in the largest Ward in the city for seven years, and Mayor of Kingston for two years, being elected by the largest majority ever given any Mayor. He is a great Society man, holding high positions in several branches of Masonry, and in a number of other secret bodies. He is also a military enthusiast, and joined the 14th Batt. P. W. O. Rifles, during the Fenian raid, then accepted a supernumerary Lieut. of Kingston Field Battery, and rose step by step, until he now holds the rank of Major in command. He is C.D.H.C.R. of Court Frontenac, No. 59.

FRANK DULLAM, High Treasurer, Flint, Michigan, was born near Flint, Michigan, December 29th, 1853. His parents came from Devonshire, England, October, 1844. He attended the country district school, and worked on his father's farm until 17 years of age, when his parents gave up farming and removed to Flint, where he attended the High School. His spare time was spent in the store of Cummings and Dullam, learning the drug business. In 1873 he purchased the interest of W. C. Cummings, and with his brother, William Dullam, continued the wholesale and retail drug business under the name of Dullam Brothers, and has continued the same up to the present time. He joined the Order of Foresters in Flint, Michigan, as a charter member of Court Flint, No. 239, in 1887. He was elected Treasurer of the High Court of Michigan when it was first organized, and, with the exception of one year, has held the responsible position continuously since. He has been instrumental in organizing several courts in the vicinity of Flint. He has been one of the most active young business men of Flint, and, besides being elected a member of the City Council, he is Treasurer of the Union School District, and is a member of the Board of Directors of the Flint First National Bank. In Bro. Dullam, the High Court has a high-minded and honorable officer, and the Order a worthy Forester in every sense of the term.

JOHN DUNFIELD, M.D., Past High Physician, Petrolia, Ont., was born in the County of Carleton, not far from Ottawa. He received such education as could be obtained in the little log school house at the cross roads, about

half a mile from his home. At fifteen he obtained a teacher's certificate. For eight years he taught school, and then moved to the oil regions of Enniskillen Township, where he tried his luck in boring for oil. His first attempt was successful. He entered Trinity Medical School, Toronto, in the autumn of 1874, and graduated in the Spring of 1877, with first-class honors in all subjects. Since that time he has practised his profession in the town of Petrolia. He still possesses a group of producing oil-wells, owns a pretty little farm in the Corporation, and takes a great interest in the breeding of light but serviceable roadsters. He has been an ardent advocate of Independent Forestry ever since 1880. Is Past High Physician and Treasurer of Court Petrolia, No. 42, ever since its organization. He is a member of the County Council, having been elected Reeve of the Town of Petrolia at the beginning of 1893.

JOHN S. DUNCAN, D.S.C.R., High Secretary of Scotland, is a typical Scotchman,—quietly humorous, unpretentious, capable. He has seen forty summers—thirty-six of these have been spent in Glasgow, for thither, in 1857, his parents removed from his birth-place, Gatehouse-on-Fleet, in Kircudbrightshire. He proved an apt pupil in Gorbal's Youths' School, and thus cheered the hearts of his worthy parents in the sacrifices they made to educate him and the rest of their children. John was meant for mercantile pursuits, but the bent of his mind lay otherwise, and so at fifteen he entered the great engineering works of Dubs & Co., as an apprentice. From that he transferred as a "man" to the engine works of one of our great Scotch railway companies; 1200 of their employes "struck" against oppressive customs. Bro. Duncan, then a youth of twenty-five, was chosen chairman of the workmen during the months of their struggle for victory. Unruly, turbulent spirits were wisely controlled, and not a single breach of the peace occurred throughout the tussle of eight months. In 1886, the municipal authorities were extending the accommodation provided in the form of Model Lodging Houses, and in adding to the number of their Superintendents, Bro. Duncan was chosen out of 178 applicants. As an abstainer from intoxicating liquors, he has always been amongst *the workers*, as witness the fact that he sat in the chair of District Chief Templar for eight years, and as representative at Grand Lodge of the I.O.G.T., he had always some work to do. Then, as an Oddfellow, he was for seven years Managing Secretary of the Mother Lodge of Scotland, ("City of Glasgow"). The unexampled prosperity of the lodge during his tenure of office, and the cause of it was so marked, that a gold chain and pendant were presented to him on retiring, for his duties as Superintendent of Clyde-Street Home were very engrossing. The chain referred to carries a gold watch, on which is inscribed the good wishes of other donors, for our brother is restless in promotion of all that

tends to lighten the burden of the weary and sorrowing. The marvel is, that amidst his many duties he has time to think of anything else. Yet if you want to see a man braving all weathers, successfully entrapping the finny tribe by making them engulf his delusive bait, see our brother at it. If you want "Gillie Callum" done to perfection by an amateur, see our brother at it. If you want a good Scotch story, *told in Scotch*, set up our brother. If you want to hear a member of the Order speak warmly of the beauties of Forestry, put yourself alongside of Brother Duncan, and he'll quickly convince you that he is earnestly seeking the advancement of the I.O.F.

J. S. X. DUSSEAUT was born on the 14th June, 1835, in the city of Quebec, and was educated in the Quebec Seminary. He commenced business in 1854 with Laird & Telfer—leading dry goods house. In February, 1866, he came to Montreal, and engaged in the retail clothing business with J. G. Kennedy & Co. He was appointed special agent for the Travellers' Insurance Co. up to 1887, and with the Union Mutual Life Insurance Co., of Portland, up to 1890, when he joined Court Champlain, No. 663, I.O.F. He has filled the offices of S.C., V.C.R., and C.R. in his court, and also was nominated High Marshal for the Province of Quebec. He is also a D.H.C.R., and holds a commission from the Supreme Chief Ranger as D.S.C.R.

E. P. EASTMAN, High Treasurer, High Court of New Brunswick, was born at Dennysville, in the State of Maine, December, 1838, and was educated in the common schools in his native State. He was among the first to respond to the call for troops made by President Lincoln at the outbreak of the late rebellion. He was two years in the war, and was engaged in several battles. He has devoted himself to the lumbering interests almost all his life. On Independent Forestry being introduced into the Province of New Brunswick in 1883 he joined the Order, and has ever since taken an active interest in its welfare. In 1884 he was elected High Treasurer of the High Court of New Brunswick, which office he has held ever since. His sound common sense makes him one of the most popular officers in the Order. In 1893 he was elected a Delegate to the Supreme Court at Chicago, which he attended.

WILLIAM ELKINS, P.D.H.C.R., of Court Lisgar, No. 97, Toronto. is one of the old guard. Was born in Westbury, Wilts., Eng., January 7th, 1844, and is the third son of Mr. Joseph Elkins. He is the only charter member left in the first court instituted in Toronto—namely, Court Lisgar, No. 97, Toronto, of which he was the first Chief Ranger, being also appointed D.D.H.C.R. At the High Court meeting in Hamilton, in 1882, he

was appointed to office. Has held commissions of C.D.H.C.R. and P.D.H.C.R. under both H.C.R. Rev. A. Macgillivray, and P.H.C.R. Bro. D. Millar. He is a staunch Methodist, and for over fifteen years was a local preacher. Having a thorough knowledge of matters pertaining to insurance in benevolent societies, he is a most valuable and useful member of the Order.

F. W. EMMERSON, Past Supreme Counsellor, High Secretary of New Brunswick, was born at Maugerville, Sunbury Co., N.B., October 31st, 1855 ; son of Rev. R. H. Emmerson, a widely-known Baptist minister. He was educated in the public schools of New Brunswick, and of Boston, Mass., the Baptist seminary at Fredericton, and the University of New Brunswick, from which institution he graduated with the degree of B.A. in 1875. He was a grammar school teacher for three years, and then entered upon the study of law. Completing his course in 1881, he received the degree of LL.B. from Boston University. He entered upon the practice of his profession at Petitecodiac, N.B., in 1882, and has resided there constantly since, being appointed a referee in equity, and a stipendiary magistrate for the county of Westmoreland, N.B., in 1887. Becoming a Forester in 1883, in the following year, on the High Court of New Brunswick being formed, he became High Secretary, a position he holds to-day. He was Supreme Counsellor for two years. In 1883 he spent a month with the Supreme Chief Ranger in establishing the Order in Nova Scotia, and distinguished himself by his energy and zeal. He was a promoter, and is now Secretary, of the Havelock Mineral Spring Company. His last promotion is to the Judgeship of the Probate Court.

W. E. A. FAICHNEY, High Vice Chief Ranger, Court Watertown, No. 465, N.Y., was born on December 23rd, 1846, in the village of Oxbrow, Jefferson Co., N.Y. ; comes of Highland-Scotch Presbyterian stock. Was educated at Watertown, N.Y., and entered upon the trade of carriage ironing when 18. In 1885 he became connected with the Union Carriage and Gear Co., of Watertown, in which he has charge of the ironing department. Is a prominent Mason, a leading Oddfellow, and a member of the Order of Red Men. With all his society work, he never allows anything to interfere with his efforts in the interests of Forestry. At the last session of the High Court of New York he was elected High Vice Chief Ranger.

CHEVALIER CHARLES R. FITZGERALD, High Secretary, High Court of New York, Buffalo, N.Y., was born of Quaker parentage in the city of New Brunswick, New Jersey, in 1848. During the war of the Rebellion, he served in the 26th New Jersey Volunteers. He was educated in the primary schools, and graduated from the Newark High School and the

Newark Academy. Moved to Buffalo, N.Y., in 1865, where he now resides. For nearly twenty years he was Secretary of the Board of United States Steamboat Inspectors at Buffalo. For a time he was connected with Bradstreet's Mercantile Agency. He is a 32° Mason, and has rendered that body great service. He became one of the Charter members of Court Buffalo, No. 549, in 1889, and was its first Past Chief Ranger, and is now one of its trustees. In 1890, at the formation of the High Court of New York, he was unanimously chosen High Secretary, and has been regularly re-elected at each annual session of the High Court. In 1881, he served as Representative to the Supreme Court at Detroit, Mich., where he received many votes for the position of Supreme Auditor. At the last session of High Court, he was again elected to represent his High Court. He has been a correspondent for the press, and in that line has accomplished a great amount of good both for Masonry and Forestry. At the last session of the High Court of New York, by a standing vote, he was awarded the "Grand Cross of Merit" for distinguished services rendered the Order, and was invested with the same at the session of Supreme Court at Chicago.

JUDGE W. W. FITZGERALD, Q.C., Past Supreme Counsellor, and Past High Chief Ranger, is one of the best known and most highly esteemed members of the Order.

As one would judge from the name, the parentage of Judge Fitzgerald is Irish. There is a tradition in the family that they are the direct descendants of the Irish kings, the O'Geralds, but the descent is so long and so great that our P.H.C.R. does not condescend to retrace it, and claims nationality as a Canadian. His father, Frederick Fitzgerald, J.P., settled in London township, near the city, upwards of eighty years since; his mother was Margaret Weir, also of London township, and who still resides on the old homestead.

Educated at the public schools, such as they were in those days, and by private tuition under the late James C. Thompson, M.A., T.C.D., London; first studied law in London, and afterwards in Toronto; called to the bar in 1870, and practised in London ever since till his promotion to a judgeship; created Q.C. in 1890. Appointed Judge of Welland in 1893. He is a member of the Masonic body. He is one of the leading Orangemen of Ontario, being a P.G. Master. In 1888, he was sent from Canada to represent the Orangemen at the Triennial Council at Carrickfergus, in Ireland, and now is a member of that Supreme body. He joined the Ancient Order of Foresters in 1874. At that time that ancient association had no governing body in Canada; all their laws were made in the Mother Land, and were not, as might be expected, suited to the genius of the Canadian people in many particulars. Bro Fitzgerald made inquiries, and found an Independent

Order existed in the United States, and concluded to have it introduced into Canada, and on the 26th of April, 1876, Court Hope, No. 1, I.O.F., was organized in London. Only six were present at the first meeting, and of these the Judge alone is left to us. The dispensation authorizing the formation of Court Hope, No. 1, was issued by "The Most Worthy High Court of the World of the Independent Order of Foresters." Bro. Fitzgerald was appointed first High Chief Ranger in Canada, and he holds as a treasured memento of his office the first H.C.R.'s seal.

For two years Bro. Fitzgerald was High Chief Ranger of Ontario, and on the formation of the Supreme Court, he was chosen Supreme Counsellor. His advice, always thoughtful and sound, is frequently sought, and always valued, by the Supreme Executive.

In politics, he is a Conservative. He is a member of the Church of England. He was married in 1873, to Sara M., daughter of T. Crawford, Esq., of Kent, England. They have three children, two sons, Fred and Chester, and a daughter, Amy.

ATWELL FLEMING, High Treasurer of Ontario, was born in the city of London, Ont., on the 14th of November, 1856. He is of English descent, his parents having emigrated to Canada from Weardale, county of Durham, in 1854. He received his early education at the Public Schools of his native city. At the age of 15 he was apprenticed to the printing business in London, and has worked successively through the various departments in the printer's art; in 1876 he secured a position with the *London Advertiser*, the principal Reform journal in Western Ontario, with which institution he remained connected for nineteen years, during the last three of which he was assistant manager. In his capacity as Superintendent of the *Advertiser* Job Department, he first became associated with the official organ of the I.O.F., the contract for printing the same having been entrusted to him in 1881, the circulation being at that time only 800 copies. He severed his connection with the *London Advertiser* in 1895, to take an interest in the old established Printing and Publishing house of Hunter, Rose & Co., Ltd., of Toronto. He was made a Forester in Court Victoria, No. 10, in May, 1882, and was Treasurer of the Court for ten years, which position he resigned when leaving for Toronto, on which occasion he was presented by the court with a handsome piece of plate. In 1886 he was a delegate to the High Court at London, and to the Supreme Court at St. John, N.B., and has been a delegate to each High and Supreme Court meeting since that time. Was Journal Secretary at the Supreme Court meeting in 1886, at St. John, N.B., and the succeeding year at Montreal. At the latter he was appointed Business Manager of the INDEPENDENT FORESTER, a position in which he worked with untiring energy and zeal, and to the entire satis-

faction of the Supreme Executive, and in fact the whole membership, resigning the position only when the publication of the FORESTER was removed to Toronto, in January, 1892. Was elected High Treasurer of the Court of Ontario, at Barrie, in 1892, and re-elected at Sarnia in 1893, and again in Peterboro' in 1894. Is a member of the Masonic and several other fraternal societies. He is an ardent Philatelist.

W. R. FRANCIS, High Chief Ranger of Indiana, was born at Wellsboro', Pa., March 22nd, 1853. Attended common schools, and the State Normal School at Mansfield, Pa., graduating in June, 1871. He studied medicine at Westfield, Pa., and graduated at the Buffalo Medical College, February 23rd, 1876. He practised at Knoxville, Pa., from graduation till March, 1890, when he removed to Marion, Ind., where he has become a leading physician. He was the first High Chief Ranger of Indiana at the organization of the High Court of that State.

J. A. FRISE, Past High Chief Ranger, Flint, Mich., was born near Newcastle, Ont. At 15, after his family had moved several times, and had settled in London township, he went to Stratford to learn to be a tinsmith. In 1875 he became manager in the same business for Mr. George Weston, at Petrolia, Ontario. He married in 1877, and in 1880 moved his family to London, Ontario, accepting a position as traveller for the Emerson Piano Co., of Boston, Mass. Next we hear of him as travelling for the large music house of Roe Stephens, Detroit. A six years' engagement being completed, he entered on the music business for himself, at Flint, Mich. He is pre-eminently a self-educated and self-made man. He is a member of Court Flint, No. 239, at Flint, Mich., and after filling several offices by appointment in the High Court for Michigan, in 1890 he was elected High Vice Chief Ranger. In 1891 he was elected High Chief Ranger, and held the office for two terms. He was compelled to resign the appointment of Brigadier-General of the Royal Foresters, owing to increasing business.

JOHN W. FROST, of Court Northern Light, No. 127, Owen Sound, was born at Long Island, near Bytown (now Ottawa), in 1838. At twelve he entered the preparatory department of Victoria College; subsequently took an arts course, and graduated in 1862; later on he took the degrees of B.A. and M.A. In 1890 he was Vice-president of the Alumni Association of Victoria. Entered mercantile life at Owen Sound in 1862, and continued in business for ten years, when he married, and shortly after entered upon the study of the law, attending lectures at Osgoode Hall, and remaining in a Toronto law office for two years. He was called to the bar in Hilary term, 1876, since which time he has practised law at Owen Sound with great suc-

cess. He is President of the Law Society of the County of Grey; is the author of "Broken Shackles," published three years ago by the Wesleyan Book Room, Toronto; has been a High School Trustee, member of the Board of Public Instruction, member of the Town Council, Deputy Reeve, Chairman of the Finance Committee of Grey County Council, and Mayor of Owen Sound. He is a charter member of Court Northern Light, No. 127; was Court Deputy for several years, High Counsellor for one year, and is a constant attendant at High Court and Supreme Court. No one carries more weight in the Councils of the Order, nor is any one more trusted by the S.C.R. than is Bro. Frost.

MILTON GARGES, High Secretary, High Court of Minnesota, St. Paul, was born in Ohio, in 1867. Was educated in the public and high schools of Zanesville, Ohio, and entered the telegraphic profession. In 1886, he entered the service of the Associated Press, and the following year was placed in charge of that institution's operating department at St. Paul, Minn., which position he still holds. His connection with Forestry dates from September 19, 1889, when he became a charter member of the first court formed in Minnesota. He represented his court in the High Court Convention of 1890, and received the appointment of High Journal Secretary. In May, 1893, the office of High Secretary becoming vacant, he was elected by the High Standing Committee to fill the unexpired terms, and has thrice been unanimously re-elected by the High Court. He is not only one of the most zealous of Foresters, but one of the most efficient High Secretaries in the Order.

HENRY GIBBENS, D.S.C.R., of Court Hope, No. 1, London, Ont., was born in Reading, Berkshire, England. After attending the public school in his native town, he went to Oxford, where he spent two years in college and distinguished himself as an athlete. After being in business in Malvern a few years, he went to Birmingham, and was engaged in the offices of the Midland Railway. He came to Canada to take charge of the Guthrie Home at London, Ont., where he was manager till it closed in 1890. He joined Court Hope, No. 1, in London, Ont., on December 17th, 1884. He is a member of the Royal Foresters; is also a Mason, and a member of several other societies, and was for some time President of St. George's Society, of London. He is an ardent worker in the interests of Forestry, and has spent some time in England furthering its objects.

ALPHONSE GOSSELIN, Assistant City Clerk, Montreal, Que., was born October 19th, 1831, in Montreal. His parents, though working people, gave a good education to a family of seven boys. Bro. Gosselin received

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his education in Montreal, at the Christian Brothers' School, and at St. Mary's College (Jesuits). His classical course was obtained under such men as the Hon. Denis Benjamin Viger, member of the Legislative Assembly, and, after him, his nephew, Corne Séraphin Cherrier. Bro. Gosselin remained in the same institution, as teacher of classics, for two years. On resigning this position, he had two years' experience in a music store. He was then employed on the newspaper *Le Nouveau Monde*, which position he resigned March 19th, 1892, having been appointed Assessor's Clerk. In three months he was promoted to the City Clerk's office, and was appointed assistant City Clerk, September 18th, 1893. He is a Roman Catholic, and belongs to four benevolent societies, viz.: Union St. Pierre, Union St. Joseph, les Artisans Canadiens Français, and the I.O.F. He was President of Union St. Pierre from Nov. 2nd, 1880, to Nov. 1st, 1887, and its Treasurer since that time ; President of l'Union St. Joseph from Nov. 1st, 1881, to Nov. 6th, 1882, and its Treasurer ever since. He was a Director of les Artisans for six months. In the I.O.F., he held the position of Treasurer for one year, and in July, 1892, was appointed Court Deputy High Chief Ranger, and in July, 1893, Chief Ranger of the Banner Court of the Province of Quebec, Court Champlain, No. 663. He also received from the High Chief Ranger of the Province of Quebec Commissions of District Deputy in October, 1892, Provincial Deputy in February, 1893, and now holds a commission of Deputy Supreme Chief Ranger since October, 1893. Bro. Gosselin is a Justice of the Peace for the District of Montreal. In politics he is a Conservative, but takes no active part in political matters.

WILLIAM GREEN, Court North Toronto, was born June 10th, 1859, at Brampton, Ont. He received an ordinary High School education in his native town. He has been connected with the Mutual Reserve Fund Life Association of New York. He joined the Order on July 6th, 1887, as a charter member of Court North Toronto, being elected Chief Ranger, and afterwards C.D.H.C.R. of that court. He was representative to High Court in Hamilton in 1887, and was appointed City Deputy in 1892 by Rev. Alex. Macgillivray, H.C.R.

B. W. GREER, Supreme Auditor, Court Victoria, No. 10, London, Ont., is a native of Ireland, and came to Canada in 1848 along with his father, who settled on a farm in London township. When he was twelve years old he moved to the city to learn carriage-making, but he abandoned that occupation for painting and house decorating. In 1864, went to Louisville, Ky., and thence to Cincinnati, Ohio, where he found employment in a wall-paper establishment, and remained until 1871, when he returned to London and form-

ed a partnership with his former employer in a similar line of business ; the partnership being continued successfully until 1891, when he disposed of his interest in it for the purpose of giving his attention to real estate. He joined Court Hope, No. 1, in 1876. He was led to take an interest in the work of the Order through witnessing the benefits conferred upon the families of sick and deceased members by even the small assessments of ten cents per capita which then prevailed. Some years later he became a member of Court Victoria, No. 10, with which he has remained ever since. Through the troubled years of 1879-82, while modestly avoiding prominence, he nevertheless did his share in shaping the destinies of the I. O. F. that has since grown to such magnificent proportions. He has been frequently called on to serve in both the Supreme and High Courts, with credit to himself and honor to the institution. In 1888 he was elected one of the Supreme Auditors, to which position he has been re-elected at each succeeding session. He is also a high degree and high official member of the Masonic body. He served the city of London as Alderman in 1879, and again in 1887. He was also for some time a director of one of the monetary institutions having headquarters in that city. He is one of the most trusted friends of the S.C. R., and is always consulted as to the policy to be pursued in any important movement connected with the Order.

WILLIAM GRIFFITH, Past Supreme Vice-Chief Ranger and Past High Chief Ranger, Court Oronhyatekha, No. 23, Hamilton, Ont., was born at Kilkenny, Ireland, May 13th, 1840 ; came to Canada when quite young, and completed his education at the Hamilton Business College. Farmed for two years in Bruce County, Ont., and then learned the boot and shoe trade in Toronto. In 1861 he resided in Bowmanville, and in the following year became connected with a wholesale house in New York. In 1864 he returned to Hamilton, and three years later made a tour of Europe. In 1868 he returned to America, and, after spending a year in California, he again returned to Hamilton, where he has resided ever since. Having spent six years as buyer for the wholesale house of T. O. Kerr & Co., in 1876 he started in the wholesale boot and shoe business for himself, in which he is still prospering. He is a staunch Conservative and Episcopalian. He was an Alderman of Hamilton for three years, and is a Mason of high degree. He became a Forester in 1883, and has been unceasing in working for the good of the Order, contributing not a little to the magnificent position it has won. In 1887, by unanimous vote, he was chosen High Chief Ranger of Ontario, holding the position with marked acceptance for one year. He has held the office of S.V.C.R., and is still rendering valuable service to his own subordinate court, Oronhyatekha, No. 23, as Treasurer. In every capacity he has proved himself an able administrator, a wise counsellor, and an indefatigable worker.

JAMES GROVER, Lewiston, Me., was born in the County of Middlesex, Ont., and attended Victoria College, at Cobourg, Ont. Is an Episcopalian, and married. He has been engaged in manufacturing, and of late years has done a great deal in the real estate business. Recently he was appointed P.S.C.R. and entered upon the organizing work of the Order, in which he is meeting with a success begotten of enthusiastic energy.

GEORGE HODGINS GROVES, M.D., Past High Physician for Ontario, Court Carp, No. 142, was born June 6th, 1851, in the Township of Fitzroy, Carleton Co., Ont.; son of Richard Groves, farmer, and an early pioneer of Carleton. Became a teacher at 18, and taught school for six years, for three of which he was Principal of Carp public school. Graduated at McGill University, Montreal, in 1868, taking the degree of M.D.C.M. the same spring, also becoming a member of the College of Physicians and Surgeons of Ontario. At once entered the practice of his profession at Carp. He became a Forester in 1887, being a charter member of Court Carp, No. 142, of which he has been Financial Secretary and Court Physician for some years. He was High Physician for Ontario for two years. He was President of Huntley Agricultural Society for twelve years. He was a director of the Central Canada Exhibition Association, Ottawa, for one year. Was for several years Vice-President of the Rideau and Bathurst Medical Association.

J. B. HALKETT, Past Supreme Vice-Chief Ranger, and High Secretary of Ontario, is in the prime of life. He first saw the light in St. John, New Brunswick, in September, 1845. His father was the late Rev. Andrew Halkett, at one time pastor of St. Andrew's Church, St. John, New Brunswick, and for nearly thirty years minister of Brechin, Scotland. For a good many years he has been in the civil service at Ottawa. In Forestry, Bro. Halkett is a veteran, entering the Order in 1879. When the Supreme Court was organized, he was chosen its first Supreme Vice-Chief Ranger. He has been High Junior Beadle, High Journal Secretary, High Vice-Chief Ranger, and was Recording Secretary for Court Ottawa, now the banner court in the Order; at present he is a member of Court Laurentian. He was elected to his present office in 1884, and has held it continuously ever since. One of the pleasing incidents of the meeting of the High Court in Brockville, was the presentation to the High Secretary of a beautiful silver tea service, suitably inscribed. The presentation was made, amidst much enthusiasm, by P.H.C.R., Col. Norman F. Paterson, Q.C. Bro. Halkett is also prominent in temperance work. A son of Temperance, and a Good Templar, he has done work for both organizations as a Provincial Deputy. He is a member of St. Andrew's Society, Ottawa, and has filled the position of Secretary. With the late Rev. Dr. Kemp, and the Rev. F. W. Farries, Bro. Halkett

edited, some years ago, the "Handbook of the Presbyterian Church in Canada," an instructive little volume that had quite a wide circulation. He has also at various times edited the Chess Column of several magazines, and newspapers. In years gone by, before the duties of the office of High Secretary became so onerous, he was a frequent contributor to the columns of the FORESTER. Bro. Halkett has been twice married. His present wife is a daughter of the late Rev. Thos. Lightbody, and is well-known as a writer for children, under the *nom de plume* of "Sister Belle." Bro. Halkett is an earnest Christian worker. As elder and session clerk for the Presbyterian congregation of Stewarton, Ottawa, he is rendering valuable service.

CHARLES S. HALL, Deputy Supreme Chief Ranger, New York, was born March 25th, 1856, at Dayton, Ohio, where he attended the public school and the Miami College. He learned the trade of designer and decorator in draperies at which he was employed until 1876, when he became a travelling salesman for the Western States and the Pacific Coast; also travelling in South America and Europe. In 1890 he joined the I.O.F., and has been one of the best organizers, having accomplished a great deal in the State of New York. He is of English descent.

GEO. A. HARPER, Deputy Supreme Chief Ranger, Cleveland, O., was born in New York State in 1849. He taught school for two years, and then became an insurance agent. In 1873 he removed to Cleveland, Ohio, and engaged in the manufacture of rubber stamps, which business he successfully conducted till the fall of 1889, when he sold out to engage wholly in secret society work. He joined the Independent Order of Foresters in 1888. He was one of the prime movers in organizing the High Court of Ohio, in which he has held, and still holds, high and responsible positions. He has been High Chief Ranger, Representative to the Supreme Court, Supreme Junior Woodward, and is now Deputy Supreme Chief Ranger. He was the first American agent of the Supreme Court. At the session of the High Court of Ohio in 1893 he was again elected representative to the Supreme Court, and rendered valuable services as Chairman of the Committee on Constitutions and Laws. He is now president of the World Mutual Benefit Association, of Wheeling, W. Va., with headquarters in New York City.

J. T. HAWKE, Court Moncton, N.B., was born and educated at Plymouth, England; came to America in 1873, accepting a position as compositor on the Rome, N.Y., *Sentinel*. In the same year he came to Canada, and worked at the case on various Ontario journals. He at length became a reporter on the St. Thomas *Times*. After a varied experience, he became

the *Globe's* political correspondent at Ottawa, and was then made managing news editor of the same paper, occupying the position for another three years. In 1885 he became editor of the *Hamilton Tribune*. Another year went by, and he occupied the editorship of the *Ottawa Free Press*. In 1887 he purchased the *Transcript*, a daily and weekly paper published at Moncton, N.B., of which he is now editor and proprietor. He was Secretary of the Maritime Press Association for the first three years of its existence. He joined the Foresters, through Court Ottawa, about 1890. Has been a member of Court Ottawa, at Ottawa City; Court Oronhyatekha, at Hamilton, Ont., and Court Moncton, at Moncton, N.B. He has been High Court representative six years in succession from Court Moncton, and Supreme Court representative from New Brunswick at Toronto in 1889, at Detroit in 1891, and at Chicago in 1893.

R. W. HAYDON, Deputy Supreme Chief Ranger, of Court Excelsior, No. 79, Almonte, Ont., was born in Branton, Devonshire, England, on March 1st, 1842, and after learning the tailoring business, came to Canada in 1862, and settled in Almonte in 1870, since which time he has been a continuous resident of the "Little Manchester." He carries on an extensive merchant tailoring business. He is an enthusiastic member of several benevolent societies, but to none of them is he more loyal than to the I.O.F. He is a Charter member of Court Excelsior, which was instituted on his premises in December, 1881, and he has done a great deal toward securing for the Order a solid footing in the town and district.

K. V. HAYMAKER, Past High Chief Ranger, High Court of Ohio, was born in Defiance, Ohio, Feb. 14th, 1856. His educational advantages were restricted to the common schools, and at the age of sixteen he began teaching, which occupation he followed for ten years. In the intervals of school terms he read law, and in the fall of 1880 he entered the senior class of the Cincinnati Law School, from which Institution he was graduated in May, 1891, and admitted to the bar. He began the practice of law at his old home, Defiance, Ohio, at which place he has ever since resided. His interest in Forestry commenced in 1890, at which time he became one of the Charter members of Court Shawnee, No. 514, and was selected Court Deputy of the Court, which position he has since held. In the same year he was elected High Treasurer for the High Court of Ohio. In 1891 he was elected High Vice Chief Ranger, and the next year was made High Chief Ranger, and is now Past High Chief Ranger. At the meeting of the Supreme Court, in 1891, at Detroit, he was one of the representatives of the High Court of Ohio, and was appointed by the Supreme Chief Ranger one of the Supreme Sword Bearers, which position he now holds.

EDWARD J. HEARN, Past High Counsellor for Ontario, Court Mizpah, Tottenham, Ontario, was born at Mayfield, Co. Peel, Ontario, May 11th, 1858. Studied at the High School, Brampton; matriculated as a law student in May, 1879; studied a year in a Brampton law office, and four years in Toronto offices. He graduated as a solicitor in 1883, and as a barrister-at-law in 1884. He was vice-president of the Osgoode Literary and Legal Society for one year, and secretary-treasurer of the Catholic Literary and Debating Society of Toronto in 1881 and 1882. He joined the Order in 1886 as a Charter member of Court Mizpah, No. 130, located at Tottenham, Ontario. He was made Past Chief Ranger at the institution of that court, and also received his commission as Court Deputy, which position he has held ever since. He has attended five sessions of the High Court of Ontario as a delegate from Court Mizpah, and one session of the Supreme Court as a delegate from the High Court of Ontario. At the meeting of the High Court, at Guelph, in 1890, he was elected High Counsellor for Ontario by acclamation. He has established a law office in Toronto, at the same time maintaining a branch office at Tottenham.

ELLERY M. HETHERINGTON, M.D., Past High Chief Ranger, Missouri, was born in New Brunswick, Canada, Feb. 24th, 1860. After being educated in the public schools of his Province, he engaged in the drug business in St. John, N.B., and pursued the study of medicine with his brother, Dr. George A. Hetherington. After a few years he graduated in pharmacy, and went to Boston, Mass., where he continued in the same business and still studied medicine. He was subsequently graduated from the Medical College at Baltimore by the College of Physicians and Surgeons. He first became identified with the Independent Order of Foresters as a Charter member of Court Loyal, St. John, N.B., the first court organized in that city in 1884. After going to Kansas City, Mo., in 1888, to pursue his profession, he was instrumental in organizing Court Central, No. 635, the second court organized in the State. He was made Court Physician and Court Deputy, which offices he still holds. At the second meeting of the High Court of Missouri he was elected H.C.R. and representative to the Supreme Court. He is a prominent member of several fraternal orders.

REV. THOMAS HEYWOOD, Court Elizabeth, Elizabeth, N.J., was born in Crumpsall, near Manchester, Eng., Feb. 24th, 1833. Having few educational opportunities, he commenced to earn his own living at ten years of age. At sixteen he combined with others in organizing a night school, which subsequently developed into a prosperous Mechanics' Institute. Having married in 1854, he accepted a clerkship in a large factory at Sal-

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ford, which led to a responsible position in a Manchester warehouse, his studies being continued in the meantime. In 1860 he became Secretary of the Manchester and Salford Temperance Society, with which fifty other societies were affiliated. In 1862, owing to the cotton famine in Lancashire, he went to London, and secured, through the World's Temperance Convention, which was held there that year, a number of engagements to lecture in the cause of Temperance. In 1863 he accepted the governorship of Bayley's Workman's Hall, and spent a busy three years in mission work and lecturing. He next accepted a life insurance agency, and soon became superintendent of agencies, from which he graduated into the general managership. Having a burning desire for the ministry, he became a lay preacher. In 1870 he accepted an engagement to lecture for six months in the United States, which led to the Susquehanna Association of New York granting him a license to preach, and to his ordination on Sept. 19th, 1871. In 1874 he accepted a call to the Congregational Church of Paterson, N.J., and in 1876 entered upon the pastorate of the Congregational Church of Elizabeth, N.J., the duties of which he fulfilled until, in 1886, he accepted a call to the Presbyterian Church of Wyoming, N.J. In consequence of a death in his family, he resigned the last-mentioned charge after two years occupancy, and since that time has been engaged in filling various pulpits for longer or shorter periods, as supply. In 1877 he became a charter member of Court Elizabeth, No. 1, and from that date to the present has been an enthusiastic Forester. It was through his influence that Court Elizabeth joined the reorganized I.O.F., in 1881, instead of going with the U.O.F. Since then, on several important occasions, he has rendered the S.C.R. valuable services in carrying on the work of the Order.

WM. R. HICKEY, High Vice Chief Ranger, Bothwell, Ont., was born December 10th, 1855, at the Township of Williamsburg, in the county of Dundas, Ont. Is of U. E. Loyalist stock. He was educated at the Morrisburg Grammar School, and entered the Law School, Toronto, in November, 1874; was admitted as a solicitor in November, 1879, and called to the bar in February, 1880. He commenced practice in partnership with the late D. McCraney, M.P.P., at the town of Bothwell, where he has ever since resided. He has been a member and chairman of the Public School Board since January, 1888. He was elected Mayor of Bothwell in January, 1893. Is a member of the A.F. & A.M., and I.O.O.F., and a retired captain of the late 24th Kent Battalion. He was admitted to the I.O.F. January 27th, 1881, and elected High Counsellor in 1887 and 1888, and H.V.C.R. in 1889.

JOHN HODGSON, Court Beaverton, 185, was born Nov. 20th, 1839, in the Township of Whitby, Ont. He was educated at the common school of

his native village. At eighteen he went to Victoria College, Cobourg, and matriculated in the Arts Course. He then went to Toronto University, and took honors in both Classics and Mathematics. Upwards of seven years ago he moved to Beaverton, where he has built up a large general business. At this place he joined the I.O.F., but found there were only eight members—who were talking of disbanding. He, however, induced them to work for the upbuilding of the court and soon had a charter, and with fifty members. Since then he has helped to institute other courts, and has done some valuable work for the Order.

HON. W. B. HOKE, Past Supreme Chief Ranger, Louisville, Ky., was born in 1838, in Jefferson county, Ky., and was educated for the bar. He graduated from the law school of the University of Louisville in 1859, taking the highest honors in his class. In 1866 he was elected judge in his native county, and seven consecutive times he has been re-elected, so that he is now filling his seventh term in that honorable position. He is a prominent member of the Masonic fraternity. When the Kentucky Mutual Security Fund Company was started, in 1883, at Louisville, he was elected President, which post he has since occupied. He was elected S.C.R. at St. Louis in 1878, and wisely and ably filled the office.

GEO. W. HOLMAN, P.D.H.C.R., Elmsville, Ontario, was born near Exeter, County of Huron, Ontario, March 19th, 1857. Received his education at Goderich High School and London Commercial College, and has taught school nineteen years, fourteen of which have been spent in his present location. He has been clerk of the township of Osborne during the past eight years, and Secretary-Treasurer of the West-Huron Teachers' Institute for a similar period. He has held the position of President of the latter, and was three times its representative at the Ontario Association. Becoming a Forester in 1888, he at once came to the front, being elected C.R. of Court Exeter, No. 123, for three consecutive terms, and four times its representative to the High Court by acclamation. Was commissioned a P.D.H.C.R. in 1890, and has held that honor ever since.

WM. T. HYETT was born at Swansen, on the 11th of May, 1857. At the age of eleven he entered the service of the Magnetic Telegraph Co. When the English Government, in 1870, took over the Telegraphs he was transferred to the Government Service, in whose employ he has remained ever since. For the welfare of his colleagues he has been laboring with untiring zeal for the raising of the status of the Telegraph service. In 1881, he took part in forming the Postal Telegraph Clerks' Association, a Society formed with a view to promote the interests of telegraph operators. From

that time until now he has, year after year, visited different parts of the United Kingdom, as the Swansea representative to the annual conferences. In 1886, through his instrumentality, the conference visited Swansea, when Mr. Hyett presided at its deliberations, and afterward had the honor of having his photograph published in the *Telegraphist*, the official organ. While thus ever on the outlook for the material welfare of his fellow-workers, he does not forget or neglect his or their spiritual well-being. His connection with Forestry dates from May, 1894, when, on his attention being called to the Order, he recognized its merits and determined to form a court in his own office, a task which he soon succeeded in doing, thanks to his own efforts, and those of his worthy colleague. Mr. Hyett was at once and unanimously elected representative to the first High Court meeting at Cardiff. In conclusion, then, as a kind of summary, I may say of Mr. Hyett, and no greater praise can be spoken, that "he has done what he could."

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CHEVALIER JOSEPH JAMIESON, Q. C., Past High Counsellor for the High Court of Ontario, Guelph, Ont., was born in the township of South Sherbrooke, County of Lanark, Ont., March 15th, 1839. Was educated at Perth Grammar School. Was called to the Bar of Ontario in 1869. He was Reeve of Almonte for three years, and was also Warden of the County of Lanark. Was elected to the Dominion Parliament for North Lanark in June, 1882, and continued to represent that constituency until December, 1891, when he was appointed Junior Judge of the County of Wellington, and removed to the City of Guelph. He was created a Queen's Counsel in 1889. Was leader of the Prohibitionists in the House of Commons for several years. In 1889 he introduced and carried through the House of Commons the Act incorporating "The Supreme Court of the Independent Order of Foresters," for which eminent services to the Order he received the "Grand Cross of Merit." He became a member of the Order on October 29th, 1883, joining Court Excelsior, No. 79, at Almonte, Ont., of which court he continues to be a member. He was High Counsellor of the High Court of Ontario in 1889.

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SOLON H. JOHNSON, Past High Chief Ranger, High Court of New York, was born at Depauville, Jefferson Co., N. Y., September 8th, 1856. Is the son of Hon. James Johnson. When 11 years old his parents removed from Depauville to Watertown, where they resided three years, moving from there to their present home. He finished his education at Hungerford Collegiate Institute, Adams, N. Y. He was in business with his father until 1883, when he accepted a position with the wholesale grocery house of A. P. Tuller & Co., Rome, N. Y. He remained in their employ five years, returning to his former home at Clayton, N. Y. In September, 1890, he was appointed Post-

master of his native town, which position he still holds. He is a member of Clayton Lodge, 539, I.O.O.F. Was a charter member of Court Clayton, No. 171. Is R.S. and C.D.H.C.R. in Subordinate Court. Was elected P.H. C.R. at the instituting of the High Court of New York at Rochester, in 1889, He has officiated as H.C.R., and was elected a delegate to the Supreme Court held in Chicago, 1893.

LEE E. JOSLYN, High Chief Ranger of Michigan, was born at Darien, Genesee county, N.Y., July 25th, 1864, where he lived until seven years of age, and attended district school for two years. In 1871, his parents moved into the mountains of McKean county, Pa., where the facilities for attending school were so limited, he had small opportunities for extending his education. Two years later the family settled in Dryden township, Lapeer county, Mich., where he attended the Dryden village school until seventeen years of age, working in the early morning, at night, and on Saturdays, to earn sufficient to keep himself in clothing and books, as his parents were poor. He graduated at Dryden, and entered upon the study of the law in the office of Hon. W. W. Stickney, at Lapeer, Mich., in 1881, teaching district school a portion of the time during the succeeding two years, and acting as nightwatchman in the Abram House. He made rapid advance in his legal studies in spite of his other exacting duties. In September, 1883, he accepted the principalship of the graded schools at Orlisville, Genesee county, Mich. In 1885 he resigned that position to become principal, for one year, of the First Ward school in West Bay City. Being admitted to the Bay county bar in June, 1886, he at once entered upon the practice of his profession in West Bay City. In 1888 he moved his office to Bay City. Taking an active interest in politics, his eloquence brought him into prominence in the Democratic party. In 1888 and in 1890 he was elected Circuit Court Commissioner, and in 1892 Prosecuting Attorney of Bay county, which office he is now filling. He was initiated into Court Miranda, No. 326, of West Bay City in 1887, and when the High Court met at Bay City in 1892, he was chosen High Counsellor. At Saginaw, in 1893, he was elected H.V. C.R., and became H.C.R. on the death of Bro. Frank Millis. He is a never-tiring worker, and is putting forth telling efforts in the interests of the Order. He certainly is one of the best of our High Chief Rangers.

LIEUT.-COL. HON. GEORGE AIREY KIRKPATRICK, Q.C., M.P., ex-Speaker of the House of Commons, Lieutenant-Governor of Ontario, was born in Kingston, Ontario, 13th Sept., 1841, and is a fourth son of the late Thomas Kirkpatrick, Esq., Q.C., who came from Coolmine, county Dublin, Ireland. Mr. Kirkpatrick received part of his education at the Grammar School, Kingston, and the High School, St. John, P.Q., after which he was

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sent to Trinity College, Dublin, where he graduated with high honors, receiving the degrees of B.A. and LL.B. He also graduated as moderator and silver medalist for law, literature, and political economy. Returning home, he entered his father's office, and there applied himself to the diligent study of the law, and was called to the bar in 1865, and was appointed Queen's Counsel on the 11th October, 1880. He received from his Alma Mater in June, 1884, the degree of LL.D. In military affairs, Mr. Kirkpatrick has always taken an active part, entering as a private during the Trent affair, and rose step by step in the ranks till he reached the highest command, that of Lieutenant-Colonel. He went again into active service in the town of Cornwall during the Fenian invasion, and acted during that period as adjutant to the 14th P.W.O. Battalion. He was elected President of the Dominion Rifle Association, and also commanded the Wimbledon Rifle team in 1876. Bro. Kirkpatrick was first returned to the House of Commons for Frontenac in 1870, and which seat he retained continually till his appointment to the exalted position he now fills with such great acceptance, viz., that of Lieutenant-Governor of his native Province. He was elected Speaker of the House of Commons in 1883. He was admitted to honorary membership of the I.O.F., the ceremonies having been performed at Government House by the S.C.R., assisted by a large contingent of Supreme and High officers, and distinguished members of the Order.

THOMAS LAWLESS, Supreme Court Auditor, Court Oronhyatekha, No. 23, Hamilton, Ont., is a native of the County of Chateaugay, Quebec, and is of Anglo-Irish parentage. He was born on January 23rd, 1844. His early advantages were those then usually enjoyed by a poor farmer's son in comparative backwoods. In his fourteenth year he removed to the town of Peterborough, where five years were spent in a large mercantile establishment. In the latter part of 1863 he removed to Hamilton, where he learned the printing trade, and a little later entered the profession of journalism, in which he found employment for several years on the *Hamilton Spectator*, and subsequently on the *Montreal Witness*, the *Napanee Standard*, and other publications. Although not now directly connected with the Press, he is still an occasional contributor to fraternal journals. In 1883, he joined Court Napanee, No. 30, in which he filled the offices of V.C.R. and C.R. Removing to Hamilton in 1885, he transferred his membership to Court Oronhyatekha, No. 23, of which he is still a member. In 1885 he was appointed to fill the vacancy in the Supreme Court auditorship, and at every session of the Supreme Court held since has been re-elected. Besides the position of Auditor, he has filled the office of S.J.S. for one or two sessions, and has been H.J.S. of Ontario for several sessions. Besides his Forestry connection, he has held several prominent positions in the Independent Order of

Good Templars, having been its Grand Secretary, for many years, and has also taken an active interest in Oddfellowship, holding rank therein as P.G. and P.C.P.

HON. WILLIAM S. LINTON, Member of Congress, S.S.W., Court Acme, Saginaw, Michigan, was born at St. Clair, Michigan, February 4th, 1856. When four years of age, he removed with his parents to Saginaw, Michigan; there he was educated in the public schools. At the age of 15 he commenced clerking in a general store at Farwell, Michigan, and soon afterwards became manager of his father's saw mill and lumber yard at same place. When 21, he became superintendent of a large lumbering industry at Wells, Bay County, (now Alger, Arenac county), Michigan, and was for two terms a member of Bay County Board of Supervisors. In 1879, he again removed to Saginaw, and has since resided there, being engaged in the lumber and salt business. He is Vice-President of the Linton Manufacturing Co., and President of the Allan Nursery Co., of Rochester, N.Y. In 1883, was elected alderman, and was the youngest member of the East Saginaw Common Council, serving two terms, at the end of which he was elected representative to the Legislature of 1887-8, being with one exception the only successful candidate upon his ticket in the county. Was for three years President of the Young People's Building and Loan Association of Saginaw County. During 1890 and 1891, he was elected Grand Commander of the Knights of the Maccabees, and in the Masonic fraternity has held prominent positions. He is a charter member of Court Acme, I.O.F., Saginaw, Mich., and is a representative to the Supreme Court. At the Chicago session, he was chosen to fill the office of Supreme Senior Woodward. During 1891 he was President of the State League of Building and Loan Associations. In 1892, was elected Mayor of Saginaw, being the first Republican chosen to the position in the consolidated city. He has been President of the Saginaw Water Board. Was elected to the Fifty-Third Congress as a Republican, from a district that had for years given the Democratic party a majority.

T. H. LITTLE, M.D., Court Brock, Toronto, was born in the County of Grey, September 8th, 1861. His earlier days were spent at Eugenia Falls, where his father operated a saw-mill. Afterwards the family removed to Owen Sound, where he was educated at the Public School and Collegiate Institute. He graduated as a Teacher in 1880. After engaging in this profession for a number of years, he commenced the study of Medicine, graduating with honors from Toronto and Victoria Universities in 1888. He has since been engaged practising his profession in Toronto. He is an en-

ergetic Forester, having been initiated into Court Northern Light, No. 127, on September 13th, 1887. He has held the position of Physician to Court Brock for the last four years. At the session of the High Court in Sarnia in 1893 he was elected High Physician. His father, Wm. Little, of Owen Sound, has been Court Deputy of Court Northern Light ever since its inception; in fact, nearly all the family are Foresters.

THOMAS HENRY LLOYD, H. Coun., Court Signet, No. 358, Newmarket, Ont., was born on Lot No. 8, 3rd concession of the township of King, County of York, on July 1st, 1845. Was educated at the public schools of the same county. In 1865 he joined King Company Volunteers under Capt. Garden, and was ordered into active service the following year. During 1869 he attended Toronto Military College, and obtained a second-class certificate. In 1870 he was gazetted Ensign of No. 4 Company, stationed at Newmarket, and two years later was promoted to the Captaincy of the same company. In 1884 he attended the Royal Military College, New Fort, Toronto, obtaining the First-class Certificate from that Institution, and was gazetted Major the same year. In 1869 he entered the Ontario Veterinary College, Toronto, from which he graduated in the spring of 1870, locating at Newmarket, where he has since continued his practice. In 1876 he was elected Councillor for the town, subsequently becoming Deputy Reeve, Reeve, and Mayor. Mayor Lloyd is one of the charter members of Court Signet, No. 358, and has filled all the important positions of the court, and is now High Conductor of the High Court of Ontario.

W. H. LOWRIE, D.S.C.R., Court Russell, No. 49, was born of Irish parents, April 14th, 1847, in the township of Huntley, County of Carleton, Ontario. Family removed to Russell Co. in 1853, where he has since resided, except for one year spent in Montreal. He worked on the farm until he was 28, when he became a real estate and loan agent. As well as being an enthusiastic Forester, he belongs to the Masonic fraternity and to the Orange Society, having for eight years been County Master for Russell. He has been President of the Russell Conservative Association for ten years, and has been tendered and has refused the parliamentary nomination for the county. He joined the Order in 1883 as a charter member of Court Russell, No. 49, and has been C.D. ever since. Is also District Deputy High Chief Ranger.

REV. D. V. LUCAS, D.D., was born the son of a pioneer farmer, a few miles from Niagara Falls, Ont. He is a Canadian of the fourth generation, his great-grandfather and family, who settled at Boston, Mass., more than a

century and a quarter ago, having crossed the border when Independence was declared. He grew up to manhood on a farm, attending a country school during the winter months. At 23 he entered Victoria College, Cobourg, Ont., where he studied for five years, and then entered upon the work of the Methodist ministry. In his second year he consented to become a missionary to the Pacific coast, there being then no railway across the continent. After returning eastward, he filled a number of charges, and was occupying a pastorate in Montreal when he was asked to take the secretaryship of the Quebec Temperance Alliance. He worked diligently in that position for three years, and was then appointed by the Dominion Alliance to represent Canada at a British and Colonial Temperance Congress, which was held in London, Eng., in 1886. Here he met delegates from Australia, and accepted an invitation to visit that far-off country. His mission to the Antipodes was a triumphant success. From Australia, he proceeded in 1888, accompanied by Mrs. Lucas, by the way of the Red Sea, through Italy and France, to England, where he worked for three months with the United Kingdom Alliance, in successful opposition to the compensation clauses in the Salisbury Government's Local Government Bill. In his travels he says he sees so much of the evils of intemperance, that he proposes to devote the remainder of his life to the promotion of prohibition.

REV. ALEXANDER MACGILLIVRAY, Past High Chief Ranger of Ontario, was born of Scotch parents in the township of Nottawasaga, County of Simcoe, Ont., somewhere about the middle of the century. Was educated at the common school and at the Collingwood Grammar School. At seventeen he qualified as a first-class teacher, and at eighteen became master of the home school. After three years successful teaching, he read classics at the Collingwood High School and matriculated at Queen's College, Kingston, Ont., in October, 1870. He proved himself an apt student, and a clever speaker. He edited the College Journal for a session, and contributed largely and ably to its columns. He was for one year president of the College Missionary Association. He completed his studies in 1877, and accepted a call to St. Andrew's, Williamstown, being ordained and inducted on September 21st of that year. He spent the year 1885 in Great Britain, as agent of the General Assembly of the Presbyterian Church of Canada, to present the necessities of French Canadian Presbyterian Missions. In 1887 he was called to the congregation of St. John's, Brockville, where for four years he labored with remarkable success. In 1891 he became the first pastor of Bonar Church, Toronto, and is still occupying that charge with great acceptance. He joined the Independent Order of Foresters in 1889, and in the same year was appointed High Chaplain of Ontario. In 1891 he was elect-

ed High Vice-Chief Ranger, and the following year was chosen High Chief Ranger. He was re-elected H.C.R. at Sarnia in 1893, an unusual honor, but one which he richly deserved. He is also associate editor of THE INDEPENDENT FORESTER. His services to the Order are invaluable; no man standing higher in the Counsels of the Supreme Chief. Truly he works without ceasing, and the fruits of his labors are far too abundant to be set forth in a brief biographical sketch such as this. Four brothers are also Foresters, namely, Rev. M. Macgillivray, of Chambers Church, Kingston; Professor Macgillivray, of Queen's University, Kingston; Capt. Macgillivray of the 48th Highlanders, Toronto, and A. Macgillivray, farmer, Collingwood.

FRANK MADILL, M.A., M.P., Marshal High Court of Ontario, Beaverton, was born in the Township of Scott, in the County of Ontario, November 23rd, 1852. Was educated at Uxbridge and Whitby High Schools and the University of Toronto, where he graduated B.A. in 1873, and M.A. in 1876; studied law in the office of the late Hon. John Hillyard Cameron, Q.C., M.P., and was called to the bar of Ontario, Michaelmas term, 1877, and still practices his profession at Beaverton. During his University course, he held the athletic championship. He was Lieutenant of No. 4 Company, 34th Battalion, and is now Paymaster of the same battalion, with rank of Captain. He is a member of Beaverton Court, No. 185, and at present Marshal of the High Court of Ontario. He is a prominent member of other secret societies; and is on the executive of the Liberal-Conservative Union of Ontario; is commodore of Beaverton Yacht Club, Vice-President of the Beaverton Gun Club, and President of the Checker Lacrosse Club. He was first returned to the Legislative Assembly for North Ontario, 4th June, 1881, and sat until the general election, 1883, at which he was defeated by twenty votes. At the general election, 1887, he was elected for the same riding for the Commons, and re-elected at the last general elections.

JOSEPH MALINS, Past High Chief Ranger, and G.C.T. of England, and R.W.G. Counsellor of the International Supreme Lodge of Good Templars, was born at Whittington, October 14th, 1844. His father was a builder, but depression in trade caused his removal to Birmingham, where he carried on the business of a cabinet-maker for several years. His father was not an abstainer, and, owing to this fact, Bro. Malins was sent out at the age of nine to work. At his father's death, which occurred when he was sixteen years of age, he became a pledged abstainer, and immediately entered upon active work in connection with the Temperance Society which he joined. In 1866, he married, and emigrated to America, and settled in Philadelphia, where he joined the Independent Order of Good Templars, and continued

his active temperance work in connection with Lodge No. 279. In 1868, in consequence of his wife's failing health, he returned to England. In response to a request from several prominent members of the Order in Philadelphia, the then R.W.G. Templar, Hon. J. H. Orme, deemed it a favorable opportunity to introduce the I.O.G.T. into England, and gave Bro. Malins a commission as D.R.W.G. Templar. Soon after his return to England he succeeded in resuscitating the St. Thomas Temperance Society, with which he had been formerly connected, and organized it into a Good Templar Lodge. This lodge, No. 1 of England, was instituted at Birmingham, Sept. 8, 1868, and as a graceful compliment to the country to which the Order owed its birth, was called "Columbia." In British Temperance circles, Joseph Malins is a prominent figure. His form is a welcome one on any platform, and his voice is listened to with attention and respect. Brother Malins has written a number of valuable articles on the Order and the cause, and many of his speeches have been reproduced in the form of tracts; in a word, Brother Joseph Malins is one of the recognized authorities and leaders in the temperance movement, not only of Great Britain, but of the world. Owing to his friendship for the Supreme Chief Ranger, as well as approval of the principles of the Order, he became a Forester soon after the introduction of the Order into England, and was unanimously elected the first H.C.R. of the High Court of Mid-England, an office he was compelled to relinquish at the succeeding annual meeting, owing to the fact that all his time was devoted to temperance work. His son Joseph was one of the representatives to the Supreme Court at Chicago.

JOSEPH MALINS, Jr., B.A., Delegate to Supreme Court for Mid-England, was born at Birmingham, July 24th, 1871. He is the second son of Counsellor Joseph Malins, P.H.C.R., the well-known Temperance Reformer, who introduced the Good Templar Order into England in 1868, and who has been Grand Chief Templar of England ever since the institution of the Grand Lodge, in 1871. Young Joseph was educated for six years at King Edward VI.'s Grammar School, Camp Hill, Birmingham, where he took three scholarships and numerous prizes, and from which, on leaving as head boy in 1887, he received an exhibition of £30 a year for three years. He proceeded to the Mason College, Birmingham, where he gained prizes for Latin, French, English language, and History, in his first year, and in 1888 matriculated at the University of London. In his second year he gained prizes for French and English Literature and History, and in 1889 passed the Intermediate Arts examination of the University of London, with first-class honors in English. In recognition of his distinguished position as a student, the Mason College awarded him one of the two second year's scholarships

of £30. In his third year's college course he carried off the French prize of the Senior Class, and in 1890 graduated B.A. with honors in French at the University of London. In 1891, the Senate of the Mason College conferred on him the associateship of that institution, the highest distinction which the College can confer.

While at college, Joseph Malins had joined in debates at the Union Society. He entered the teaching profession, but also became actively engaged in temperance and religious work. In 1891, he was admitted as a local preacher in the Wesleyan Methodist Church. Articles translated by him from German and French have appeared in various temperance and religious papers. Early in 1893, Joseph Malins, Jr., became a Forester, and was chosen by the High Standing Committee of the High Court of Mid-England to fill up a vacancy in the number of the representatives chosen to attend the Supreme Court of the I.O.F. at Chicago, in September, 1893.

M. B. MALLORY, D.D.S., L.D.S., Campbellford, Ont., was born in the County of Lennox, Ont., in 1844; his early life was spent on his father's farm, but he received the benefits of a fair education, and attended for two years a Medical School in Toronto. In 1865, he went to Oregon and settled in Portland, where he learned the drug business, and then took up the study of Dentistry, obtaining a Diploma as Doctor of Dental Surgery for the United States. He returned to Canada in 1873, and obtained a diploma as dentist from the Royal College of Dental Surgeons in Toronto, and settled in Wingham, Huron county, where he practised the profession of dentistry until 1887, when he removed to Campbellford, Northumberland county, where he now enjoys a lucrative practice. He has for years been a member of the High School Board. Besides the I.O.F., he takes a good deal of interest in other societies.

EMANUEL T. MARSH, H.V.C.R., High Court Mid-England, has had considerable experience in insurance matters, and has held some valuable agencies among the leading insurance offices, both of the Old and New World. He was born at Fordingbridge, Hampshire, England, March 4th, 1860. Notwithstanding the terrible opposition and strong adverse criticism that shrouded the I.O.F., when it was first introduced to the British Isles, as soon as he had an opportunity of looking into the question, he immediately enrolled himself a member of the Order, and the Society secured in him one of the most staunch and press-forward members in the country. The earlier part of his career was spent in his native town, and for a few years young Marsh was a member of the scholastic profession, but eventually he went to Reading, where he has by degrees risen, and is now the chief correspondent in

one of the most noted agricultural houses in the country. Bro. Marsh is a strong advocate of Teetotalism, and, with his charming little wife, has done much to help forward the work of Temperance in Reading.

JAS. MARSHALL, H.C.R., D.S.C.R., Glasgow, Scotland, was born in 1835, in a small hamlet in Linlithgowshire or West Lothian, but his parents removing in his childhood days to Glasgow, he there received the rudiments of the superior sort of education which Scotland even in those days of nearly half a century ago was able to give her sons. He took first place, or dux, of one or two of his classes, but at his own wish was apprenticed at the early age of twelve years to the business of a draper. Attendance at evening classes on week nights, teaching in a mission school on Sunday nights, and his own reading, so advanced his education and fitness to take his part in the world's business, that before reaching his eighteenth birthday, he was "on the road" as a commercial traveller, and for thirty years he followed this occupation with success and credit. He is the representative of the Order in Scotland, and as such has done good work, having instituted upwards of a dozen courts in that country alone, besides rendering valuable assistance in other parts of the United Kingdom. He prepared the British edition of the Constitution, he revised the forms, obtained estimates for a great deal of the necessary printing, corrected and revised proofs, and advised and assisted in the work of the head office in various ways, and in addition, found time and energy to take a front place in the newspaper warfare which raged fiercely round the advent of the I.O.F. in Great Britain. He is High Chief Ranger of the High Court of Scotland, and was one of the delegates at the Supreme Court meeting in Chicago, 1893. He has the distinction of being the first initiated member of the Order in Scotland, and was made a Royal Forester by the S.C.R. He also made the first arrangements for the introduction of the Order there, and has the further distinction of having instituted the first encampment of Royal Foresters for Great Britain. He is a staunch temperance advocate, and a prominent member of the Good Templars. Later, he was promoted to the more important position of General Manager for Great Britain, a position he has filled with general satisfaction not only to the Chief, but to the entire Executive.

GEORGE FREDERICK MAPTER, M.P.P., Gravenharst, No. 224, Muskoka, eldest son of the late Dr. Peter Marter, of Brantford, Ontario, a native of England, was born at Brantford June 6th, 1840; educated at the Brantford Grammar School; was a clerk of Windham township council for ten years; a councillor for Waterford, and reeve of Gravenhurst for one year. At that time he was a leading merchant in the latter town. Two or

three years ago he moved to Toronto, and has made such active progress in the esteem of the citizens of that progressive city, that he was spoken of as a possible candidate for the mayoralty of 1894. Always an active politician and one of the leaders in the Conservative party, he was elected to the Legislative Assembly of Ontario, for Muskoka in 1886, and in 1890 was re-elected. Mr. Marter has made himself famous by his active interest in the Temperance cause. In 1893, he introduced what was known as the Marter Bill, proposing that the Provincial Government should refuse to issue any license for the sale of liquor. The introduction of this bill probably led to the taking of the plebiscite in Ontario on the question of prohibition of the liquor traffic. He is ever ready to take the platform in favor of temperance or total abstinence. He became a member of the I.O.F., by becoming a charter member of Gravenhurst Lodge, No. 244, and, as he does in everything else he undertakes, he has thrown his whole heart into the work of serving the Order in every way that a busy life will allow. He is of the people, and is ever with them in any movement for their benefit, like the I.O.F.

JNO. M. MARTIN, M.D., C.M., was born in Invernesshire, Scotland, on April 15th, 1856. His parents emigrated to America in 1859, and settled at Heatherdale, near Montague, P. E. Island, where his mother, a sister, and a brother still reside. When between the ages of fifteen and twenty, he was the principal hand on his father's farm. He afterwards, through his own exertions and industry, secured means which enabled him to spend some time at the Provincial Normal School, then conducted by the late Donald Montgomery, afterwards Chief Superintendent of Education for the Province. In 1876, he began teaching, and during the following eight years he was either engaged in that same occupation, or attending one of the schools or colleges. During those years he never allowed an opportunity for improvement to pass without utilizing it. In 1885, he entered McGill University, Montreal. While at college, every year found him occupying an improved position in his class. He graduated in medicine, in 1889, and located at Montague, where he secured a good and lucrative practice from the outset. He enjoys the esteem of his brethren in the profession, as well as the confidence of his patients. In politics he is Liberal, and has been urged to allow himself to be put in nomination for Legislative honors at the recent Provincial elections. He was made a Forester in 1889 by initiation into Court Silvern, No. 218, located at Montague—now the second largest court in the jurisdiction. He was at once elected Court Physician, a position which he still holds, and the duties of which he discharges with unremitting care and conscientiousness. He at once took an active part in the business of the court. In 1892, he was elected a representative to the

High Court of New Brunswick and Prince Edward Island, which met in Summerside, and again in 1893, was re-elected representative to the same body, which met in the city of St. John, N.B. At this meeting he was put in nomination for the office of High Physician, in opposition to his friend and classmate, Bro. Dr. Morehouse, of New Brunswick, and was elected by a large majority. He took a leading part in the agitation which led to the organization of a separate High Court in Prince Edward Island. He was elected a delegate to the convention held in Charlottetown, on August 17th, 1893, when the High Court was instituted. He was appointed High Chief Ranger, and at the same time was elected a representative to the Supreme Court, which met in Chicago last year. The doctor is in favor of the admission of women into the Order.

ROBERT MATHISON, M.A., Supreme Journal Secretary, Belleville, Ont., was born at Kingston, Ont., in 1843. Was educated at Woodstock common schools and grammar school. After learning the printing business, he graduated as a reporter on the staff of the *Hamilton Times*, and became editor and part proprietor of the *Brantford Expositor*, until appointed by the Government of Ontario to the office of Bursar of the Asylum for the Insane at London, in February, 1872. In 1878 he became Manager of the Industries and Bursar of the Central Prison, Toronto, which position he held until September, 1879, at which time he was installed Superintendent and Principal of the Ontario Institution for the Deaf and Dumb at Belleville. His merit was recognized by the National College for Deaf Mutes at Washington, D.C., in June, 1893, by the conferring of the degree of Master of Arts, his diploma, besides the signatures of the distinguished President of the College and other members of the Faculty, being adorned by that of Grover Cleveland, President of the United States. He is a member of Court Victoria, No. 10, London, Ont., having been initiated by the S.C.R. March 23rd, 1883. He is a staunch and true Forester, and has advanced the interests of the Order whenever and wherever possible. He has been a representative to the High Court of Ontario and also to the Supreme Court. He is a member of the Grand Lodge of the I.O.O.F., and belongs to the A.O.U.W., and is one of the Standing Executive Committee of the American Instructors of the Deaf. He and "The Chief" have been intimate friends for over 30 years. On one occasion, when the Chief was, at the instance of the New England Company, delivering a few lectures on Physiology to the Indians on the Six Nations Reserve, he invited his old friend, then editor of the *Brantford Expositor*, to accompany him and report the lecture. It is needless to say that the invitation was accepted, and the two proceeded to the "White School House," located among the Mohawks on

the Reserves. To the disgust of the editor, the lecturer opened his discourse in the native vernacular and talked for over an hour in Mohawk, and told his audience how to eat, how to sleep, how to exercise, and otherwise how to prolong their lives in health and strength. After the lecture, "The Chief," inwardly chuckling, asking his guest how he liked it, received the reply, "It was profound, I have seldom listened to *such an address*." He supposed he had his friend completely in the box, and to rub it in asked for an extended notice. The next issue of the *Brantford Expositor* contained what was claimed to be a verbatim report of the lecture. It appears that Bro. Mathison had sat next to the Church interpreter, who had translated the lecture to him as it was delivered. And from the notes then taken, "he reproduced," as the Chief afterwards said, "a lecture which was so nearly like my own in substance that I could not repudiate it, but which was clothed in so much more appropriate and beautiful language than I had used, that I went out of the lecture business at once." Years afterwards, when the Chief was visiting his old friend, then holding the position, which he still graces, of Superintendent of the Deaf and Dumb Institute, at Belleville, he was induced to address the children of the Institute, who were assembled for the purpose in the chapel. He got rather an extended introduction, which the assembled children seemed to enjoy immensely. Indeed it might be said that for them, they received the remarks of their Superintendent with roars of laughter, which were renewed, when on rising, "The Chief" said, "I am afraid your Superintendent has been taking advantage of the fact that I do not understand your language, and has been telling you how when we were boys together he went with me to the Indian Reserve to report one of my lectures. I acknowledge at once that, after 20 years, he has at last got even with me."

ROBERT MEEK, Court Frontenac, Kingston. From serving in the mechanical department of the *Kingston News*, he drifted into the business office and thence into active journalism, serving on the *News*, the *Belleville Chronicle*, *Belleville Ontario*, *St. Catharines News*, and the *Kingston Whig*. For nearly two decades he presided over the editorial department of the last-named paper. Interest in industrial questions drew him into labor circles, where he wielded a commendable influence in the quiet settlement of questions between employer and employed. Then he became identified with the fraternal societies, and his steadfastness of character made him uncommonly useful. For eighteen months he was Chief Ranger of Court Frontenac, I.O.F., during which time it advanced in membership from 87 to 411, bringing to the court several trophies, and to Mr. Meek a valuable personal testimonial. He either has held or holds leading positions in the A.O.U.W. and

I.O.O.F., besides having served on the Kingston City Council and School Board. He is Manager of the Odd Fellows' Relief Association of Ontario, with headquarters at Kingston.

C. H. MERRYFIELD, D.D.H.C.R., Monkton, North Perth, Ontario, was born in Fullarton, Ontario, in 1857; removed in 1870 to Monkton and still resides there. Was educated at the Fullarton public school, and in 1881 went into business in a general store; served as deputy postmaster for some time. In 1884, took out a license as an auctioneer; in 1890, went into the lumber business as a member of the firm of Hulbert & Merryfield; in 1893, he bought out his partner and is now running the business himself. He joined the I.O.F. as a charter member of Court Rosewood, No. 72, in 1883. He has worked hard for his mother court, which is now in a very prosperous state. He was elected V.C.R. at the institution of the court, and in less than a year became C.D.H.C.R., which office he held for three years, when he was appointed D.D.H.C.R. for the County of Perth, an office he still holds. Every year, except one, he has been elected delegate to the High Court.

DAVID MILLAR, Past High Chief Ranger of Ontario, was born in Scotland, but came to Canada when very young. Shortly after his initiation into Forestry in 1888, he became a member of the High Court of Ontario. In 1890, he was elected High Vice Chief Ranger, and the year following was chosen to the highest position in the High Court. At the close of his term in the latter capacity, he presented a report which was conceded to be a model of conciseness and completeness. He has also acted as Supreme Journal Secretary, in which position his ready pen proved most valuable. In 1893, he was entrusted with a commission by the Supreme Chief Ranger, and accomplished splendid work in the United States. He is a staunch Presbyterian, and has been a delegate to the General Assembly. He is a warm friend of total abstinence, ranking as P.G.W.P. of the Sons of Temperance.

THOS. MILLMAN, M.D., M.R.C.S.E., etc., Supreme Physician. Some who have had a sick claim reduced, or an application rejected, may say: "just such a looking man as we expected,—strict and unbending to a degree." But that would not be a correct estimate, for while Dr. Millman is conscientious, almost to a fault, in guarding the interests of the Order, he is socially one of the most genial of men. The Supreme Physician is one of the Executive Council. He was born in February, 1850, near Woodstock, Ontario. Both his parents came from England. The doctor received

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a liberal English education, first in the public school and afterwards in the Woodstock high school. When nineteen, he entered Trinity Medical College, from which institution he graduated as M.D. in 1873. After this he served for two years as Assistant Surgeon to the British North American Boundary Commission. After this he spent two years in Britain, prosecuting his medical studies at those famous seats of learning, London and Edinburgh. He began the practice of his profession in his native town, and during the two years stay he had a very successful practice. In 1879, he was appointed Assistant Physician at the Asylum for the Insane in London. From London he went to Kingston, in 1885, being appointed Assistant Medical Superintendent of the asylum there. In 1889, owing to the great growth of the I.O.F., and his increased duties as Secretary of the Medical Board, finding he could not do justice to both positions, he resigned his important office in Kingston asylum, and removed to Toronto, the headquarters of the Order. The esteem in which he was held in both London and Kingston was evinced by the presentation of a gold watch in the former and a fine microscope in the latter place. The doctor is an enthusiastic botanist, and has a fine collection of Canadian flora, embracing some two thousand specimens. The Supreme Physician became a Forester in 1878, having been captured by the S.C.R. when instituting a court in Woodstock. He was Chief Ranger of Court Victoria, No. 10, London, for two terms. He was elected High Physician of Ontario in 1879, and on the formation of the Supreme Court, in 1881, he was elected to the position of Supreme Physician, and which he has held ever since, with the exception of two years, when the late Bro. Dr. Henderson, of Kingston, was Supreme Physician. He has been Secretary of the Medical Board since its organization. During the first year for which he held office, 1881-82, he accepted 738 applications for membership and rejected 26. In 1893 he accepted 17,931 and rejected 1,898. In 1894, 24,027 were accepted and 2,226 rejected. As all claims for sick benefits, as well as death claims, have to pass the careful scrutiny of the Supreme Physician, he is indeed kept busy from morning till night, and has a staff consisting of a medical officer, five clerks and three busy stenographers. Among the elements that have contributed to the popularity of the I.O.F., the care of the Medical Board in accepting risks has been an important one. That Dr. Millman enjoys the confidence of the Order, was clearly shown by the unanimous vote with which he was re-elected at the Chicago meeting of the Supreme Court. In addition to being a Forester, the doctor is a prominent Mason, and a member of the Mystic Circle. In politics, his sympathies are with the Reformers, but in no sense can he be said to be a partisan. He is a member of the Church of England, a church warden, and an active Sunday-School worker. Though not a member of any tem-

perance organization, he is a total abstainer, and an earnest advocate, not only of temperance, but of total prohibition, and his decided objection to receive applications from men inclined to drinking habits, has contributed not a little to the high standard of the membership of the I.O.F

ALEXANDER ROSS MILNE, D.S.C.R., Past High Chief Ranger of Ontario, is a Canadian of Scotch descent, having been born in the township of Kingston. His parents came to this country from old Scotia in the early days of the present century, and settled in the township of Glenburnie, when the city of Kingston was the seat of Government, and the principal centre of activity in the Province of Upper Canada. Bro. A. R. Milne was one of seven sons who, owing to the early death of their father, and adverse circumstances, had, while still quite young, to start out to battle with the world. The subject of our sketch began his business career at the age of eleven years, and his father having been one of the leading engineers of his time, it was but natural that the tastes of young Milne should lie in the same direction. Having served an apprenticeship, he went to Montreal to complete a course in marine engineering, and having passed a creditable examination before the Board of Examiners, had to wait two years before attaining the age that would qualify him for active employment. Having obtained his papers he entered upon that career, which, extending over eighteen years, has made his name familiar to vessel-men from one end of the lakes to the other. He has been employed in building, superintending, or putting together many of the first-class passenger and freight boats that ply on Canadian waters. In 1876 he was selected by the Ontario Government to take charge of the mechanical department at Rockwood Asylum, Kingston, in which position he spent fourteen years, with credit to himself and profit to the Government. Being of an inventive turn, Mr. Milne, among other things, perfected a new process for the manufacture of gas, which, having been taken up by a company, he was induced to throw up his appointment and go to the United States in charge of the business. There he spent over a year introducing the new process in the principal cities and towns of the neighboring republic. Returning to Canada, he accepted an engagement with one of the largest machine works in this country as travelling representative, his business taking him from Halifax to Vancouver. In the early days, before Forestry had attained to its giant-hood, Brother Milne was attracted by its benefits, and entering heartily into it, was one of the chief promoters of the organization of Court Frontenac. He has passed through all the offices, and on retiring from the chair was honored with a mark of the appreciation of the court in the shape of a handsome gold watch and chain, suitably inscribed. He has also held office

in the Supreme and High Courts, having been High Chief Ranger of Ontario for several years, setting an example in working which has been followed by his successors in office. Five of his sons are active members of the Order, the eldest being High Auditor for the past and present year, and another Chief Ranger of Court Syracuse.

WILLIAM STANLEY MILNE, High Auditor for Ontario, was born at Kingston, Ont., on the 26th October, 1864. Here he spent his early years, receiving a good education. Bro. Milne went west as far as Toronto in 1880, where he found a suitable sphere of business activity, and where he had the happy inspiration to join the I.O.F., in the year 1887, being initiated in Court Argyle, No. 251. The first office which he was called upon to fill was that of Rec.-Secy., which he held for a year, being then elected C.R. for two terms. The C.D.H.C.R.'ship was the next honor, and this was followed by his election to the important and responsible office of Auditor of the High Court of Ontario in 1890. Bro. Milne has been a delegate to the High Court every year since 1888, and was a representative to the Supreme Court in 1889. This year, 1893, he holds the offices of C.R. of Court Argyle, and Auditor of the High Court of Ontario.

R. G. MONROE, High Chief Ranger, Nova Scotia, was born in Clarence, County of Annapolis, N.S., 11th December, 1848; received primary education in the schools of his native village. His father was Innis Monroe, and his grandfather, Col. Henry Monroe, of Cromarty, Iverness-shire, Scotland, was the first representative of the township of Granville, County of Annapolis, in the General Assembly of Nova Scotia, and was at one time in command of the historic fortress, Annapolis Royal. He graduated at Acadia in 1872, and was admitted to the bar in 1876. He has been engaged in many leading cases, notably the suit arising out of the famous white slave agitation. He has twice figured as Liberal-Conservative candidate for the representation in Parliament of his county. He is a Past Master in the Masonic Order, and has been High Chief Ranger since 1880.

S. E. MORGAN, Sup. Med. Bd., Saginaw, Mich., was born at Wilton Conn.; educated at High School there; graduated in medicine at Yale University, 1875. In 1880 served as Pension Examiner. He spent the last twenty years in Michigan. Is a member of the Supreme Medical Board, I.O.F., and also an active and official member of other societies. Is a staunch adherent of and an energetic worker for the Order.

VICTOR MORIN, N.P., High Chief Ranger of Quebec, was born in the city of St. Hyacinthe, Que., on August 15th, 1865. After having attended

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the Nuns' School and the Girouard Commercial Academy, he made his classical studies at the St. Hyacinthe College, affiliated to Laval University, where he graduated as B.A. in 1884. Having been admitted to the study of law, he became a student at Laval University, in Montreal, where he graduated as LL.B. in 1888. He was admitted to the practice of his profession in May, 1888, and opened his office in the townships of Acton Vale, Que., where he filled also the offices of Secretary-Treasurer of the municipality and of the schools. Two years later, he came back to Montreal as a member of the well-known firm of "Papineau, Marin, Mackay & Morin," notaries, to which he still belongs. Bro. Morin was made a Forester in October, 1890, as a charter member of Court Champlain, No. 663, the oldest French-Canadian court in the Order; he became immediately an active worker in promoting the principles of Forestry amongst his co-patriots, and as a result of his and other workers' endeavors, we may say that in Montreal alone we have now 25 French-Canadian courts, with a membership of 2,000. At the High Court meeting following his initiation, Bro. Morin was elected High Treasurer, and in 1892, exchanged this office for that of High Counsellor. At the last High Court meeting he was elected chairman of the Quebec representation to the Supreme Court meeting held in Chicago, in which he took part as an active member of the Committee on Constitution and Laws; he was also honored with commissions of Deputy Supreme and High Chief Ranger, besides the office of Chief Ranger of his court. Our brother stands now as the referee of most of the important questions concerning his French co-patriots, and in fact he has done for the Order amongst them as much as can be expected from a worthy Forester. He belongs to many other societies, but, in his judgment, the I.O.F. has no equal, and he used to devote to its interests all the time he could spare from his business occupations. His most important work is the translation of the Ritual, and of the Constitutions and Laws into the French language, for use in the French courts, which he carried out with Bro. Gosselin in 1892. Bro. Morin is a member of the Catholic Church, and, although not an active politician, he believes in the maxims of the Liberal party.

COLIN McARTHUR, Court Balmoral, Montreal, Que., was born at Glasgow, Scotland, in 1835. He was educated at St. Enoch's school of that city, and for sixteen years was associated with the firm of Wylie & Lochead, wall paper manufactures, finally becoming manager. He frequently visited the United States and Canada on behalf of this firm, and finally settled in Toronto, where he lived for four years. In 1880, he moved to Montreal, and there established his present business—the first wallpaper factory in the province of Quebec—which has become a large and important industry.

He is a member of the Montreal Board of Trade, and is one of the mainstays of the industries of Canada. He is an ardent member of the I.O.F., and has held the office of Treasurer of Court Balmoral since its inception. He also held the office of High Counsellor of the High Court of Quebec, but had to retire on account of the pressure of other duties and failing health.

D. S. R. McCANN, High Auditor for Ontario, Kingston. Was born at the Town of Smith's Falls, on May 2nd, 1857. Educated at Smith's Falls, and opened his business career at fifteen, in the same town, in the office of Jason Gould, lumber merchant, subsequently entering the employment of E. P. Eddy, Hull, from which place he went to L'Orignal, where he acted in the capacity of Deputy Registrar. In 1878 he settled in Kingston, for three years serving in a biscuit manufacturer's, and four years in the Registry Office for the county of Frontenac. In 1886 he went into business on his own account as a public Accountant and Financial Agent. He became a member of the Order of Foresters on October 22nd, 1889, and a year later was elected to the office of Recording Secretary of Court Frontenac, No. 59, which office he has held constantly since. He was elected High Auditor at Barrie in 1892.

REV. WILLIAM J. M'CAUGHAN, High Chief Ranger of Ireland. It was on the 4th December, 1859, and at Moyeraig, County Antrim, Ireland, a county and a country which have furnished some of the most useful and brilliant leaders of religious thought, that William John McCaughan was born. His quick, bright intellect very speedily mastered the necessary reading, and in the year 1876, he matriculated in Magee College, Derry. The three following years were spent at college attending the usual classes, but at this time, not feeling clearly led to enter the ministry, and resolving that he would only do so when unmistakably guided to so solemn a step, he went to England, and, with an independence of spirit which has always characterized him, he resolved to meet all his expenses by his own efforts. His manifest talents at once secured him an important position in the celebrated collegiate school of Erdington, near Birmingham, where he remained for a year. He then left Birmingham, and at twenty-one years of age he entered the Free Church College, Edinburgh, to complete his theological course. Here, as at Birmingham, he not only followed his studies with diligence, but threw himself with characteristic enthusiasm into the work of the congregation with which he became identified during his stay in the capital. Anxious that he should have an opportunity of more closely observing the condition of the church and country with which his future in the providence of God was to be so intimately associated, he removed to Magee Col-

lege, Derry, and while there finished his theological course. In due time he was licensed to preach by the presbytery of Route, in the spring of 1883; and now it became apparent that while the talented young divinity student had been observing others, there were others who had been closely observant of his career and gifts, and no sooner were the formalities of his licensing completed than he was approached by no fewer than six congregations anxious to secure him as pastor. In a short time he was clearly led to give an affirmative answer to the fine congregation of Wellington-street Presbyterian Church, Ballymena. Brother M'Caughan's decision was hailed with feelings of joy by the entire community of Ballymena, and on the 6th November, 1883, he was duly ordained to the charge under the happiest auspices. The well-known Professor Croskerry, Londonderry, speaking at the ordination meeting, said Mr. M'Caughan required no recommendation from him. He knew his intellectual abilities, and if he remained faithful to the promise of the latter years of his college career he would have a brilliant future. The graceful prophecy was abundantly fulfilled. The congregation entered upon a season of great prosperity, and the fame of its young pastor as a preacher and worker travelled far and wide. The congregation, consisting as it did of five hundred families, scattered over a large area, required a great amount of self-denying and self-sacrificing effort on the part of the young minister, and after a time the severe strain commenced to tell upon his athletic constitution, and he was strongly recommended by all to take a well-earned rest. To this wise counsel he acceded, and visited America in the autumn of 1884; but the well-meant kindness of his home friends might have resulted in the loss of one to whom they were deeply attached, for during his visit to the United States an effort was made to retain the popular preacher in the American church. But Brother M'Caughan's regard for his native land, and those amongst whom his lot had hitherto been cast, was so strong, that all overtures were refused, and he returned to Ireland thoroughly recruited in health. He had, however, not been long at home when one of the Belfast city churches (Mountpottinger Presbyterian Church) made a strong effort to induce the minister of Wellington-street to become its pastor, but for a time without success. However, the district of Mountpottinger was becoming so densely populated, and the general feeling being that only a man of acknowledged ability and pulpit power should be, if at all possible, secured, a second pressing and not-to-be-denied call was presented to Brother M'Caughan. He accepted the call, not without feelings of the keenest sorrow at parting from a people who had been among the first to distinguish the early promise of his worth, and to whom he had become greatly attached. After many expressions of goodwill, accompanied with substantial presentations, Brother M'Caughan removed to the commercial capital of Ireland,

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and in August, 1885, became pastor of what was to become one of the most flourishing of the city churches. In an incredibly short space of time the sacred edifice became quite inadequate to accommodate the numbers that flocked to hear the great preacher, whose fame had preceded him. With a prompt recognition of the demands they were now face to face with, the session and committee of the church, led on by their indomitable pastor, consulted together as to the best means for meeting the ever increasing requisition for seats by families wishing to join the congregation. The result of these deliberations was the resolve to enlarge the church and add a gallery, which was done. At the present time six hundred families are in connection with the congregation, and some sixty await the first chance of joining. On the 9th of April, 1890, he was married to Miss Sara Cooper, of Wayne, Delaware county, Pennsylvania, U.S. In 1892, Brother M'Caughan was offered the nomination for M.P. for East Belfast, by the Unionists, which, however, he declined. Brother M'Caughan is convener of the Great Sustentation Fund of the Presbyterian Church in Ireland. Here he finds abundant room for his remarkable administrative abilities, and the present strong position of that financial bulwark of the church is largely due to his gifts of organization, and his ability to infuse his own enthusiasm into every scheme to which he puts his hand. He is editor of the "*Quarterly Visitor*," an official organ of the Presbyterian Church, and, like all else he undertakes, this important journal bears the mark of his whole heartedness and strong personality, and is one of the most attractive periodicals of the day. In person, Brother M'Caughan is a typical Irishman. He has the clear-cut, intellectual Celtic features ; his physique speaks of the athlete, and there is an ever-present play of good humor upon his face, which has something to do with the popularity he enjoys. He is possessed of rare powers of eloquence, and is full of pure Irish wit, and can convulse an audience or melt it to tears at will. As a preacher he has few equals. He preaches without manuscript, and flings himself with magnificent abandon into his theme. Not bound with notes, he speaks with a charming liberty that forms one of the chief attractions of his discourses. As is only to be expected, his services are in constant demand, and seldom does he refuse his influential help where his multitudinous engagements permit. Brother M'Caughan was one of the very first to appreciate the many benefits of Independent Forestry, and on the introduction of the Order into Ireland, he enrolled himself as one of the charter members of Court Dalriada. At the first meeting of the High Court of Ireland, he was unanimously chosen High Chief Ranger, to which influential position he has since been re-elected. He was honored by his High Court as one of its representatives to Supreme Court at Chicago. His striking personality was one of the features of that great gathering. Brother

Foresters, who were privileged to hear him in Toronto, and in Chicago, when he preached before the Supreme Court, will long remember the striking imagery and glowing eloquence of his discourses. In Chicago he was appointed Supreme Chaplain. He is also one of the literary editors of THE INDEPENDENT FORESTER.

ALEXANDER R. McCLENEGHAN, J.P., Woodstock, Ont, was born in Ireland, and came to Canada in 1829. Was educated at Toronto, and served an apprenticeship in the Queen's Printing office there. He served under Col. McLean (the late Judge McLean), in 1837, and was one of the force that routed the adherents of Lount and McKenzie in December of that year at Gallow's Hill. He also served on the Niagara River until the evacuation of Navy Island by the so-called Patriot Army. In 1852 he removed to Woodstock, where, with the late Wm. Warwick, he started the *Times* newspaper. He offered his services and that of a cavalry troop to the Government on the occasion of the *Trent* affair, and in 1866 he raised and put in the field a company, which he commanded for more than twenty years. He is one of the oldest of Oxford's magistrates, and has taken much interest in municipal affairs. The success of an English Team of Volunteers at a Rifle tournament in Belgium, in 1870, suggested to Captain McCleneghan the idea of a Canadian contingent to the National rifle matches at Wimbledon. The matter was discussed in the Press, and received the support of both the Ontario and Dominion rifle associations. Finally, under Col. Skinner of the 13th Batt., in 1872, and with the distinguished Supreme Chief Ranger, Dr. Oronhyatekha, he found himself a member of Canada's pioneer team at Wimbledon as a representative of the 22nd Batt., Oxford. In that year the team won the Challenge Cup, presented by Sir Peter Tait, and known as the Tait Cup. He was a charter member of King Solomon's Lodge, A.F. and A.M., Toronto; is a member of Court Victoria, No. 10, London, and was the right hand man of "The Chief" during the troublous time in the Order in 1878-79. He is, as then, High Vice Chief Ranger of Ontario. He has been postmaster of Woodstock since 1873.

JOHN McCONNELL, M.D., M.C.P.S.O., Toronto, Past High Physician of the Independent Order of Foresters, has been, for a number of years, an earnest member of the Order. He received his early education in the public schools of Markham, and later in the Grammar School, Richmond Hill. After passing the matriculation examination, he started his study of medicine, and, when he had passed his primary examination, was placed in charge of the Burnside Lying-In Hospital, Sheppard-street. He attached himself to the Military School in connection with the 13th Hussars, and afterwards

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became an officer of the Oak Ridge troop of Cavalry. From the Military School he received a first-class certificate. Succeeding in gaining his diploma in medicine, he commenced to practise his profession at Thornhill, where he continued for fifteen years, when he removed to Brockton—now a ward of the city of Toronto. Shortly after taking up his residence there he was elected Reeve of the village by acclamation; and in 1884, when it was annexed to Toronto as St. Mark's Ward, the Doctor represented it in the city council. He is a Coroner for the county of York. In June, 1886, Dr. McConnell was gazetted Second Lieutenant of the 12th Battalion York Rangers, and, in 1887, received his commission as First Lieutenant of the York Rangers. He has been, for a number of years, attendant physician to the Orphans' Home, Toronto.

J. E. B. MCCREADY, Court La Tour, St. John, N.B., was born on a farm at Penobsquis, King's County, in 1839. In his earlier years he followed farming, then for a year was station master on the European and North American Railway, now the Intercolonial. At the end of that time he entered the service of the *St. John Telegraph*. A year later, in November, 1867, he was appointed to a clerkship in the committee department of the House of Commons, Ottawa. In June, 1872, he resigned his clerkship to stand as a candidate for the Commons in King's County, but was unsuccessful. He was again a candidate in 1874 in the Liberal interest, and was beaten by Col. Domville in a close contest. He shortly afterwards resumed his connection with the *Telegraph*. He was for some time the Ottawa correspondent of the *Toronto Globe*. In 1882 he founded the *Moncton Daily Transcript*, and after remaining its managing editor for two years, accepted the position of managing editor of the *St John Daily Telegraph*—a position that he continues to hold. He has been a member of the County Council of King's County, official assignee in insolvency, and a Justice of the Peace, and a Coroner for that County. He is also a member of the Senate of the University of New Brunswick. He became identified with the I.O.F. on the first introduction of the Order into the province, being one of the charter members of Court Moncton. Subsequently he served two terms as High Chief Ranger of the High Court of New Brunswick. He is now a member of Court La Tour, St. John.

G. A. McELFRESH, High Chief Ranger, California. The H.C.R. of California is of Scotch descent, though he himself is a native of Pennsylvania, where he saw the light in 1853, on Christmas Day. He was educated in a public school at Pittsburg, in the Normal School at Millersville, finally graduating at the Iron City College at Pittsburg. For a short time he was

engaged in the mercantile business in San Francisco, but finding the business affected his health, he abandoned it for the railway service. After several years of railway life, the subject of our sketch went to Southern California, and engaged in the real estate and insurance business. He was elected a justice of the peace for Santa Monica township, and was town recorder of the city of Santa Monica. He became a Forester in July, 1889, being a charter member of Court Santa Monica, No. 428, the second court of the Order to be organized in the State. He was elected its first Chief Ranger, a distinction that he highly prized. It is needless to say that the brother has been an active and enthusiastic Forester ever since. He was present at the formation of the High Court of California, when it was instituted by our Supreme Chief Ranger on the 11th of April, 1890. He was elected a representative to Supreme Court, made a Royal Forester by the Supreme Chief, and is now Brigadier-General of Royal Foresters in the State. On being commissioned a deputy of the Supreme Chief Ranger in 1890, he resigned his position as justice of the peace and police judge, and devoted his time to organizing and instituting courts. He was elected High Chief Ranger of California, at the second annual session of the High Court in May, 1891, and since then he has been annually re-elected. He was presented with a Grand Cross of Merit, a mark of recognition that is only bestowed on rare occasions, and one that the High Chief Ranger of California highly prizes.

JOHN A. MCGILLIVRAY, Q. C., Supreme Secretary. The Supreme Secretary is a comparatively young man. He was born in the township of Pickering, County Ontario, Canada, on the 19th July, 1852. His father Geo. McGillivray, came from Aberdeen, Scotland; the family belonged to Inverness, and were the McGillivrays of Dunmaglass, the chiefs of the McGillivray clan. Mr. McGillivray's mother was a Miss Fothergill; her father represented Durham and Northumberland in the old Canadian Parliament. Mr. McGillivray secured a liberal education, commenced at the public school, and carried on at the Whitby high school, and Provincial University. His legal studies, that were commenced with G. Y. Smith at Whitby, were finished in Toronto with the well-known firm of Jones Bros. & McKenzie. He was called to the bar in 1878, and commenced the practice of his profession in Port Perry. After a year and a half's practice there he moved to Uxbridge, where he built up one of the largest and most remunerative practices in the Province outside of the cities. In 1890, The Dominion Government conferred on him the distinction of Queen's Counsel. Few men attain to this distinction at so early an age. On receiving the appointment of Supreme Secretary, in 1889, he sold out his flourishing practice, and has since

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devoted all his time to the duties of his important office. In addition to re-
linquishing his legal practice, he gave up a profitable interest in a banking
business in Sunderland, as well as his interest in the "North Ontario Times"
Printing and Publishing Company, of which he was the founder and presi-
dent. He became a Forester in 1881, being one of the charter members of
Court Ontario, located at Uxbridge, Ontario, and his promotion to the high-
est offices in the Order was exceptionally rapid. In 1882, he was elected
High Chief Ranger of Ontario. From 1883 to 1889, he held the position of
Supreme Counsellor. In 1889, he was chosen Supreme Secretary, and at
the last meeting of the Supreme Court held in Chicago, Ill., September, 1893,
he was unanimously re-elected to the same position. Mr. McGillivray has
had considerable experience in municipal matters. He was a member of
the town council of Uxbridge for three years, and for the year 1890 was
mayor of the town. In 1887, he contested North Ontario for the Local
Legislature, and narrowly escaped being elected, notwithstanding the
gerrymander of his constituency, by which he lost the assistance of three
Conservative municipalities. Since becoming Supreme Secretary, he has de-
clined the unanimous nomination of his party to be again their candidate.
His political leanings are Conservative, and an election contest in his own
county usually finds him in the thickest of the fight. But political differ-
ences never interfere with personal and Forestric friendships, and the Sec-
retary enjoys in a marked degree the good will of those with whom he
differs politically. He takes a lively interest in our "citizen soldiers;" he
entered the volunteer force as a private in 1871. He is now major of the
34th Battalion. He owns a large farm near Uxbridge, is an enthusiastic
sheep-breeder; his flock of "Horned Dorsets" is known throughout America,
having carried off two-thirds of the first prizes and the silver cup at the
last World's Fair in Chicago. In addition to being a Forester, Mr. Mc-
Gillivray is also a Workman, Mason, Oddfellow, a member of Mystic Circle,
Knights of Honor, and Goodfellows, and was last year elected at Hamilton
the District Deputy Grand Master of the Toronto District of the A. F. and
A. M. Though not connected with any temperance organization, he is a
total abstainer, and a consistent and earnest advocate of temperance. He
is a staunch and liberal supporter of the Presbyterian Church. As the effi-
cient Secretary of the Independent Order of Foresters, and the trusted col-
league of the Supreme Chief Ranger, Mr. McGillivray is rendering valuable
services to thousands of his fellow men—services that every member of the
Order will wish to retain. His presence is welcome at every Forestric
gathering, and his tall form in the circle of concord and unity, as he leads
with stentorian voice in "Auld Lang Syne," is a figure that none would be
willing to miss. He and the Chief agree upon all questions of I.O.F. pub-
lic policy except that concerning the admission of the ladies to the Order.

THEO. A. MCGILLIVRAY, Whitby, Ontario, was born on the 12th of July, 1862, in the Township of Whitby. He lived on the farm until 1882, when he began the study of law, and studied in the offices of J. B. Dow, N. F. Patterson, Q.C., and John A. McGillivray, Q.C., and was called to the bar in 1887, receiving the degree of LL.B. from Toronto University in 1888. He is at present practising law in partnership with John Ball Dow, at Whitby. He holds commission as Captain in the Canadian Militia, and is in command of No. 2 Company, 34th Batt., with headquarters at Greenwood, in the Township of Pickering. He joined the I.O.F. in 1889, and has held all the important offices in the local court. Has been twice a delegate to the High Court, and once to the Supreme Court.

HON. CHAS. H. MCGINLEY, Chief Ranger, Court Minden, Michigan, was born at Kingston (formerly Ensopar,) N.Y., May 22nd, 1856. In his early days he worked on a farm. Marrying early in life, he settled at Forestville, Michigan, as a photographer, subsequently becoming a druggist. In 1878, after a two years law course, he was admitted to the bar of his adopted State, and in 1880 was admitted to practise in the United States Circuit Court. In 1888, he moved to Minden City, Michigan, where he has since practised his profession. He has filled many important public offices, among others those of Circuit Court Commissioner, School Inspector and Secretary. In 1886, he declined the Republican nomination to the State Legislature for the second district of Sanilac. In 1892, he was elected State Senator. As a fraternal society man he is an enthusiast, having been a member of the Michigan High Court, in which he held the office of High Counsellor and High Vice Chief Ranger. He is now, for the fourth time, Chief Ranger of Court Minden, and has served as a delegate to the Supreme Court.

ALEXANDER MCKEE, Court Deputy High Chief Ranger, Court Ontario, No. 85, Uxbridge, was born in County of Peterboro', Ontario, June 16th, 1848. His father having made a home for himself in the Queen's Bush, he was educated primarily in an old-time log school-house, but subsequently passed through the High School at Brantford. He became a teacher at twenty, and has followed that occupation for upwards of a quarter of a century. For two years he was head master of the Public Schools of Peterborough town, and was then appointed assistant mathematical master in Peterboro' Collegiate Institute, which position he held for nine years, resigning in 1884 to become head master of Uxbridge Public School, an office he still occupies. He has held the position of C.D.H.C.R. of Court Ontario, No. 85, for a number of years, and has several times been elected

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REV. ROBERT MCNAIR, High Vice Chief Ranger of Ontario, was born in Richmond Hill, Ont., on the 4th day of April, 1858. His parents having removed to Goderich with their family, it was from the High School of that town that he entered Knox College, Toronto, in 1879. After completing the course of study prescribed by the Presbyterian church, he was ordained a minister of that church in 1885, and pastor of the congregation in the town of Durham, where he labored with much success for a period of nearly six years, when he was called to his present charge, St. Andrews, Carleton Place, in 1891, where he now ministers to a large and influential congregation.

It was while in Durham that Mr. McNair first had his attention directed to the Independent Order of Foresters. After carefully examining the methods of the Order, he became a member of Court Durham, No. 111, and has since continued an active worker. A few months after his initiation, Court Durham appointed him their representative to the High Court, which met in Brockville in 1891, and he has represented his present Court, Mississippi, ever since his removal to Carleton Place. Not only has he rendered valuable service for the Order in his own court and community, but also in the High Court, and was recognized as a valuable member of the Order by being elected to the position of High Vice Chief Ranger at Peterboro' High Court, 1894, three years after his initiation into the Order.

As a successful worker for the Order, he is well known. He possesses good ability for a public speaker and is in demand as such, not only in the Order but elsewhere. His colleagues look upon him as one possessing good executive ability; and being an enthusiastic Forester his influence for the I.O.F. has been great.

Bro. McNair is one of the representatives to the Supreme Court, soon to meet in England. Besides being a member of the I.O.F., he is a member of the K.O.T.M., A.O.U.W., A.F. and A.M., and a warm supporter of any cause that benefits mankind in any way.

JOHN G. McPHERSON, Past Deputy High Chief Ranger, Blenheim, Ontario, was born in Turnbury Township, Huron County, Ontario. December 9th, 1861. Educated at Public School and Collingwood Collegiate Institute. In 1882, received a second-class teacher's certificate, and taught school for four years. Graduated from Toronto Normal School in 1886. Taught in Blenheim, Kent County, for the next six years. Became P.D.H. C.R. in September, 1892. Has now given up teaching and is giving his

whole time to Forestry. He joined the I.O.F. in September, 1889, and for a number of years has served as delegate to the High Court. He was appointed H.J.W. at Barrie.

J. F. O'NEAL, M.D., High Chief Ranger, was born 21st day of August, 1843, in Juniata County, Penn. His education was acquired in the public schools and academies. In 1863, he enlisted in Company I, 126th Regt. Pa. Vol. Infantry. At the close of the war he began the study of medicine, and teaching public school as a stepping-stone.

In 1874, he graduated from the Eclectic Medical Institute, Cincinnati, Ohio. After practising his profession for ten years, he attended a post-graduate course at the Homeopathic Hospital College, at Cleveland, Ohio. Since then he is located in Chicago as a general practitioner of Homeopathy.

In politics he is a prohibitionist and also a teetotaler—disapproves of the use of alcoholic stimulants and narcotics in his profession, or as a beverage by his fellow men.

In January, 1891, he became acquainted with the principles of Forestry—was instrumental in organizing Court Golden Rod, No. 775. Has been Court Physician of his court since its existence. In 1891, he was elected and installed as High Physician of High Court of State of Illinois. In 1892, he was elected and installed High Vice Chief Ranger. During the Wharry Secession of August 14th, 1894, he was the only representative of five of Court Golden Rod that stood loyal to the Supreme Court, and consequently was the unanimous choice of Royal Foresters that convened at Gore's Hotel, Chicago, on the above day for H.C.R. of the State of Illinois.

WILLIAM ACLAND HEYWOOD ORONHYATEKHA, M.D., C.M., D.S.C.R., Assistant Secretary Medical Board, was born on the 11th July, 1869. He is the only surviving son of the S.C.R., and is great-grandson of the celebrated Mohawk chief, Capt. Joseph Brant. He was admitted an honorary member of the Order, by special resolution of the High Court of Ontario, in 1881, then acting as the Supreme Court. He was for a time a student at Queen's University, and graduated in Medicine at Trinity University, Toronto, in 1891. He has recently been appointed Assistant Secretary to the Medical Board, and placed in charge of the work in Great Britain and Ireland.

GEORGE PARISH, Court Dufferin, London, Ontario, was born near Bury St. Edmonds, in England, December 4th, 1837, and came to Canada in 1857. He first settled in Woodstock, and in two years removed to Lon-

don, where he went into the furniture business, and has continued engaged in it up to the present time. He is a charter member of Court Dufferin at London, of which he has been Treasurer and Chief Ranger. He has also been District Deputy High Chief Ranger, and is now D.S.C.R. He is also a charter member of Court Enterprise, in South London, and was Treasurer of the court for some years. Besides the Foresters, he is a member of the Oddfellows, Select Knights, Legion of Honor, and St. George's Society. He is one of the "Old Guard" upon whom the Chief could always rely in time of need.

B. F. PARKER, D.S.C.R., R.W.G.S., I.O.G.T., was born at Conneautville, Pa., 29th July, 1828, and educated at Meadville Academy. At the age of fourteen years, he went to Wisconsin to learn the carpenter's and joiner's trade with an uncle. At the age of twenty-one, he enlisted in Company K, 2nd Wisconsin Infantry; took part with the regiment at Blackburn's Ford and the first Bull Run. In the fall of 1861, the company was transferred from the Infantry and became Company A, 1st Wisconsin Artillery. In the summer of 1863, he was ordered to Wisconsin to aid in raising three new batteries of heavy artillery, and was commissioned 2nd Lieutenant in Battery C, 1st Wisconsin Heavy Artillery. He drilled the battery for two weeks at Fort Wood, and then had virtual command of the four-gun battery of 30 pound Parrot guns during the battle of Missionary Ridge. He served with the command in East Tennessee during 1864 and 1865, being detailed on a number of military boards, and for several months in 1865 was a member of a general court-martial at Grenville, Tenn. He was mustered out in September, 1865, having served four and one-half years. He was offered a commission in the regular army, but declined. In 1869 he helped to raise the Mauston Light Guard, a Zouave Company, in the Wisconsin National Guard; was commissioned Lieutenant, then Captain, and when the third battalion was organized, he was commissioned Major, and later, when the third regiment was formed, he was commissioned Lieut.-Col., Wisconsin National Guards, which position he now holds, having thus been connected with military organizations ever since he was twenty-one years of age. Soon after returning from the army, Bro. Parker was induced to join the Independent Order of Good Templars, and has ever since been an active member of Advance Guard Lodge, No. 261, Mauston. In 1873, he was elected Grand Secretary, which office he now holds, having been re-elected at every subsequent Grand Lodge session. He attended the session of the R.W.G.L. at Bloomington, in 1875, as a visitor, and has been present as a representative and member since then at every session, serving on many important committees; at Toronto, in 1884, he was elect-

ed R.W.G.S., and re-elected at every subsequent session of the R.W.G.L. to the present time. Possessed of splendid physical and mental endowments, he is the *kind of timber* that produces *ideal* soldiers, systematic, orderly and thorough in whatever he undertakes; the precision and discipline of military life were not to him distasteful, and we find him later, as we should expect, a member of the G.A.R., the Loyal Legion, and an active and prominent officer in the National Guard of his adopted State. Again, a man of the people—knowing by personal experience what hard work means, he is thoroughly interested in every just effort of the laboring classes to improve their condition, and his election for two terms as Grand Master and Supreme Representative of the A.O.U.W. of Wisconsin, attests the high appreciation in which he is held by the members of that Society. In the Grand Lodge of Wisconsin, and the R.W.G. Lodge, he has deservedly won the title of "Model Grand Secretary," and this not alone because his correct business habits, thoroughness and watchful attention to details, have kept the records of his office *clerically* accurate, but also, and even more, because he has large capacity to think and plan, and his broad views, good judgment, and intimate knowledge of the principles and spirit of Good Templary, give him a just conception of the Order's glorious mission, and bring him into close relation with the subordinate lodges and members, making him at once our Secretary, wise adviser and sympathetic brother. On account of his friendship for the Supreme Chief Ranger, some years ago, he, in company with the Hon. J. B. Finch, became a Forester, and he has ever since been a warm friend of the Order, putting in a good word for it as opportunity permits.

COLONEL N. F. PATERSON, Q.C., Past High Chief Ranger of Ontario, was born at Springfield, county of Peel, Ontario, Sept. 3rd, 1843, his father being Archibald C. Paterson, of Glasgow, Scotland, and his mother a daughter of Col. Wm. Thompson, M.P., of Toronto township. On the death of her husband, Mrs. Paterson moved into Toronto city. At eleven, her son started to work in a store, and at twelve entered a law office. At sixteen, he passed the matriculation examination of the Law Society. At twenty-one he was called to the bar, and was qualified to practise his chosen profession. For nearly twelve years he practised at Beaverton, Ont., and then moved to Port Perry, Ont. In 1883 his high legal attainments were recognized by his being made Queen's Counsel. He is an active Conservative, and has had a wide experience in municipal, educational and political affairs. He has served in the County Council, was clerk of the town of Port Perry for a dozen or more years, and as an energetic member of the School Board for a long period of years, was a number of times elected

chairman. He has been for more than a decade a prominent figure in Independent Forestry. As Chief Ranger of his own court, H.V.C.R. of Ontario, and H.C.R. in 1889 and 1890, he has enjoyed more honors than fall to the lot of most men. His knowledge of the constitution and his decisiveness made him an admirable presiding officer, and led to his appointment by the Supreme Executive, in 1892, as General Superintendent of the Order in Great Britain, in which most responsible office he has accomplished much.

W. H. PERRY, High Secretary, High Court of California, was born in Toronto, of English parents, April 14th, 1849. Was educated in the common school at Lambton Mills, Ont., to which place his widowed mother removed in 1853. At seventeen he secured occupation in a clothing store in Toronto, and acted as salesman for several firms during the next ten years. In 1876 he started a grocery business in Toronto and ran it for nine years. His health being poor, in 1885 he migrated to California, and at Los Angeles again started in as a grocer. He is a charter member of Court Occident, No. 467, located at East Los Angeles. For two years and a half he was Treasurer of his court, and then became Financial Secretary. He also represented his court at the formation of the High Court of California in 1890, and was nominated to the Supreme Court. In January, 1891, at a special session, he was elected High Secretary, and has been constantly re-elected. In 1891, at Detroit, he was appointed Supreme Junior Woodward. He joined the Oddfellows in 1870, The Knights of Pythias in 1872, and the Masons in 1885. He passed the chair in the Oddfellows, and was Master of his Masonic lodge when he left Toronto for California. His eldest son is also a Forester.

FRANK L. PHILLIPS, Court Watertown, No. 465, Watertown, N.Y., was born on Pillar Point, Brownville, N.Y., May 13th, 1854; educated at the public schools of his county. After serving as a clerk in a general store and a grocery, he formed a partnership with J. A. Wylie, and started a general produce business. Two years later, his partner died, and he went into the fruit and fish trade with his father. After filling various positions in mercantile houses, he became head man in the butter, cheese, and farm produce department of E. H. Thompson & Co's. big establishment in Watertown. He is a charter member of Court Watertown, No. 465. Has several times been High and Supreme Court representative. Is P.C.R. of his court. He is also a member of several other societies.

G. A. PROCTOR, Past High Chief Ranger, Court Sarnia, No. 55, Sarnia, Ontario, was born at Froomfield, County of Lambton, Ontario, November

24th, 1843. His father, a builder by trade, moved to Corunna in 1850, and followed his business there until 1876, when the family moved to Sarnia, where the subject of this sketch set up as a builder and contractor. He has been town counsellor four years, deputy-reeve two years, reeve one year, High School Board four years, and in 1843 was second deputy-reeve. He became a charter member of Court Sarnia, No. 55, in 1880, being the first Chief Ranger and C.D. At High Court Session at London, Ontario, in 1886, he was elected High Chief Ranger, and has been a representative at every Ontario High Court and Supreme Court meeting, with one exception, for thirteen years past.

WILLIAM RAE, Court Ottawa, No. 41, Ottawa, Ontario, was born at York, England, July 24th, 1838, and came to Canada in 1850 with his parents, settling at Toronto. A printer by trade, in 1860 he moved to Ottawa, where he followed his vocation till 1877, when he was appointed secretary to the Ottawa public school board, a position he occupies to-day. He is one of the three surviving charter members of Court Ottawa. After filling the positions of recording secretary and financial secretary of his court in 1881, he became Chief Ranger, which office he held for five terms. In 1885, the fellow members of his court presented him with a silver water pitcher and tray as a token of their esteem. He has filled a number of positions in connection with the High and Supreme Courts, and is a faithful member of several other societies besides the I.O.F.

JAMES L. RIDDELL, Court Calgary, No. 265, Alberta, was born in the township of Hamilton, County of Northumberland, Ontario, in 1850, educated at public school, on leaving which he worked at farming until the spring of 1880, when he moved west to try his fortune; arriving at Winnipeg, he worked at anything that came to hand. One season he worked for Harris & Son Co., Brantford, handling their machinery. He then became a carpenter. He joined the I.O.F. on December 16th, 1880, and has taken a great interest in the work ever since. He was commissioned in 1885 to form courts in Alberta, and is still working for the good of the Order. He became a Royal Forester in May, 1890.

DAN. A. ROSE, D.S.C.R., Business Manager of the INDEPENDENT FORESTER, was born in the city of Quebec, January 22nd, 1860. He is connected with the firm of Hunter, Rose & Co., Printers and Publishers, at Toronto, Ontario. In 1886, he joined Court Queen's City, being one of the charter members. In 1892, he was appointed Business Manager of the INDEPENDENT FORESTER, which office he still holds. Mr. Rose is an en-

thusiastic member of the Order, and devotes all his spare time in advancing its interests. At the Chicago session of the Supreme Court, in August, 1893, the members presented this brother with a diamond ring as a slight recognition of his valuable services rendered on that occasion to the Order.

DANIEL ROSE, D.S.C.R., is a Scotchman by birth, having been born in Wick, Caithness-shire, Scotland, on the 11th March, 1835. He received his education in Pulteney Academy in his native town, and afterwards accompanied the family to Canada, arriving in Montreal in 1851, in which city they took up their abode. Here Mr. Rose learned the printing trade, and afterwards spent some time in Boston, United States, and afterwards in London, Ontario, then returned to Montreal where he started business on his own account. About sixteen years ago he removed to Toronto. During twelve of these he was a member of the firm of Hunter, Rose & Co., and since then has carried on business under his own name, in book and job printing. Mr. Rose is a member of Court Queen City, being a charter member of the same. He has been Court Deputy, City Deputy, and has twice filled the office of High Auditor for Ontario. At the Detroit session of the Supreme Court he was appointed Superintendent of Juvenile Courts, which office he held until 1893. He is held in high esteem among the Foresters, and, in addition, is a strong teetotaler, and goes heartily for prohibition.

HONORABLE GEORGE WILLIAM ROSS, LL.B., M.P.P., etc. Bro. Ross, who is of Scotch parentage, was born near Nairn, in the County of Middlesex, Ontario, on the 18th of September, 1841. As we have hinted, he is the architect of his own fortune. The possessor of a good physical frame, and a strong and intellectual organization, which he assiduously cultivates, Bro. Ross has successfully fought his way upwards with a determination and persistence characteristic of his Highland origin. As a boy, he was fortunate to receive the sound but eminently practical education to be had in the older settled districts of the Province a generation ago. Building upon this, by his own unaided efforts he succeeded, in 1857, in obtaining a third-class county certificate, and for many years devoted himself to teaching. In 1859 he obtained a second-class, and in 1867 a first-class county board certificate. Two years later he took a course at the Normal School, Toronto, and in 1871 secured a first-class provincial certificate. In the latter year he was appointed inspector of public schools for the County of Lambton, and subsequently acted in a similar capacity for the towns of Petrolia and Strathroy. While inspector for East Lambton, Bro. Ross was, in 1875, made the recipient of a handsome gold watch and chain, with a complimentary address from the teachers of the district in acknowledgment

of his zeal and educational work, and his able and unwearied service in the profession. He was also presented with a flattering address by the County Council. He was subsequently appointed inspector of model schools. For some years Bro. Ross was engaged in journalistic work. At one time he owned the *Strathroy Age*, and at another time was part proprietor of the *Huron Expositor*. In educational journalism he also made his mark, having conducted, with Mr. McColl, of Strathroy, the *Ontario Teacher*. For many years Bro. Ross has been an enthusiastic leader in temperance and prohibitory movements in Canada, and in the House of Commons, as well as in the Ontario Legislature, has earnestly advocated the cause of temperance, and taken active part in legislation. In 1879 he was elected Most Worthy Patriarch of the National Division of the Sons of Temperance of North America, and for two years presided over their deliberations at Washington and at Cincinnati. In reform politics, Bro. Ross has for years been a well-known and distinguished figure. A ready debater, and lucid and incisive speaker, he has rendered most signal service to his party. Bro. Ross was first elected member of parliament from West Middlesex in 1872; two years afterwards, at the general election, he was returned by acclamation. He was returned in the years 1878 and 1882. In November, 1883, he was appointed Minister of Education for Ontario, as successor of the Honorable Adam Crooks, Q.C., and in the following month was elected to the Legislative Assembly for his present seat, West Middlesex. He still holds his portfolio of Minister of Education, and as such has done much to advance the educational interests of the Province. Besides other important positions of trust held by the Brother, he is President of The Temperance and General Life Insurance Company. He is a member of Court Sir Oliver, No. 1,337.

ALEX. R. SCOBIE, Court Brock, No. 242, Toronto, was born in the city of Edinburgh, March 14th, 1851, and came to Canada with his widowed mother and family a few years after. Subsequently he worked in his uncle's lumber mills at Port Severn, and was later on apprenticed at Meaford to the trade of builder and joiner. Worked at the bench for a year at Orillia, and then set up as a builder on his own account. He invented a check hinge, and, for the past dozen years, has been engaged in manufacturing furniture. He is a charter member of Court Brock, No. 242, instituted in 1883, and has filled the offices of D.D.C.R., Secretary, and Court Deputy. He is a Good Templar of seventeen years' standing.

ALEX. SCOTT, Chief Ranger of Court Edinburgh, No. 2,009, and High Treasurer of the High Court of Scotland, is a native of "Modern Athens,"

where he first saw the light on 5th January, 1855. He early became associated with the Independent Order of Good Templars. He held the offices of District Deputy and District Chief Templar of East Ayrshire for two years, following which, on his removal to Renfrewshire, he occupied the positions of District Secretary for one year, and District Counsellor for five years. The Grand Lodge has recognized his services to Good Templary by appointing him on several occasions a member of its Finance Committee, and also of the Committee on Juvenile Work ; while the District Lodge of Edinburgh recently selected him to fill the office of District Counsellor of the largest District in Scotland. Educated to the profession of school teacher, he is at present head master of Granton Public School ; a Presbyterian by religion, an elder and manager of the Church of Scotland ; he has for several years acted as clerk and treasurer to the church of which he is a member. Here, as in other spheres, he has given devoted service. He is charter member of Court Edinburgh, I.O.F., initiated at its institution on 18th February, 1893. Chosen unanimously its first Chief Ranger, he has occupied that important position ever since ; elected to represent his court at the first session of the High Court of Scotland, he was appointed High Treasurer, and re-elected to that position in October, 1893. As one of Scotland's representatives, he was present at last meeting of the Supreme Court in Chicago, and is never tired of singing the praises of the brethren in Canada and America, whose generous hospitality and brotherly attention made the Scotchman's tour through these wonderful countries little less than a royal progress.

GEORGE EDWARD SCROGGIE, was born in Churchill County, Simcoe, April 4th, 1865 ; educated at Barrie Collegiate Institute ; attended Toronto Normal School, from which he holds professional teacher's certificate ; taught public school four years, and entered newspaper life in the counting room of the *Empire* in 1888 ; was afterwards transferred to the advertising department as city representative. He joined the Foresters in 1889 as a member of Court Cairnmore, No. 43. Has been several times High Court delegate. He is a Past Chief Templar, I.O.G.T. ; at present W. Master of Cameron, L.O.L., No. 613, and Deputy Grand Lecturer of Ontario West.

LOUIS SIMPSON, Valleyfield, Quebec, was born near Manchester, England, about forty years ago. He was educated at Great Ealing, near London, and by private tutor. He was for five years apprenticed to the firm of Ruttray & Simpson, Cotton Spinners and Manufacturers, Preston, England, and after gaining a wide experience in the manufacture of all kinds

of cotton goods ; came out to Halifax, Nova Scotia, several years ago to manage the cotton mill there. Within fourteen months of his arrival, Mr. A. F. Gault, of Montreal, persuaded him to take charge of the large mills at Valleyfield, Quebec, which have grown and prospered under his management until they now afford work for 2,000 employees. He is a Justice of the Peace for the District of Beauharnois, is a trustee and a manager of the local Protestant church. He is a staunch Forester, and never fails to commend the advantages of the Order to those with whom he comes in contact.

W. E. SKILLEN, Court Locksley, No. 118, St. Martin's, N.B., was born at St. John, N.B., December 15th, 1850 ; educated in Ireland. Is a Notary Public, Justice of the Peace and Commissioner of the Parish Court. He takes great interest in public affairs, and is always found prominent in any movement for the public welfare. Is a trustee of Public Schools, President of St. Martin's Agricultural Society, and Chairman of the Board of Assessors. Is a P.G.J.W. and D.D.G.M. of New Brunswick Grand Lodge of A.F. and A.M. He joined the I.O.F. as a charter member of Court Locksley, No. 118, in November, 1883, and has held the position of C.D.H.C.R. ever since.

GEORGE F. SLACK, M.D., M.R.C.S., England, B.A. - xill, etc., High Vice Chief Ranger of Quebec, was born at Granby, P.Q., March 2nd, 1847. He spent six years at Bishops' College School, Lennoxville, and then passed through the Arts course in McGill College, taking the B.A. degree in 1868. He studied medicine for two years at McGill College, and then at Charing Cross Hospital, London, graduating at the Royal College of Surgeons, England, in 1871. After a competitive examination he was appointed House Surgeon of Charing Cross Hospital, which position he held for one year, resigning it to return to Canada, where he practised for eight years in Montreal, filling the position of Professor of Surgery in the Bishops' College Medical school. In 1880, Dr. Slack removed to Farnham, a divisional point on the C.P.R., of which Company he is the surgeon for that section. He is Court Physician, also physician to several Railway Brotherhoods and Insurance companies. In the Independent Order of Foresters, Dr. Slack has been elected three times High Physician ; three times High Vice Chief Ranger ; and three times a delegate to the Supreme Court. At the present time he fills the office of High Vice Chief Ranger in the High Court of Quebec.

FRANK SMITH, Past High Chief Ranger, High Treasurer, Richmond, P.Q., was born 9th January, 1846, in Clackmannanshire, Alton, Scotland ;

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came to Canada 1st May, 1861 ; located in Richmond, P.Q. ; managed his father's business as general storekeeper until March, 1873, when he purchased the property he now occupies, and is still in business as upholsterer and furniture dealer and general storekeeper. He joined the I.O.F. at Richmond, in January, 1879, and has been Financial Secretary of Court Myrth ever since. He has been absent from his court meeting only once. He was elected H.C.R. for the Province of Quebec in August, 1887, at Montreal, being the first H.C.R. for the province. He has been elected a delegate to every Supreme Court meeting since. He was elected High Treasurer in 1892, and re-elected the following year. He has been school commissioner four years, and representative elder of St. Andrew for two years. Mr. Smith has done herculean work for the Order.

H. O. SONNTAG, Court Hamilton, No. 170, Hamilton, Ont., was born February 15th, 1856, in Brooklyn, N.Y., of Saxon parentage ; educated in Charleston, S. C. At the age of 18 he became a commercial traveller for a wholesale tobacco house. From 1880 to 1882, he was manager and buyer for two large corporations in South Carolina and Georgia. Malarial fever brought him north. He joined the Order in 1886, as a member of Court Hamilton, No. 170, and was Financial Secretary and Chief Ranger each for several terms. He is also a Royal Forester, and a member of other societies, in the majority of which he has held office. He is also a member of the High Court of Ohio, and as an organizer can hardly be excelled. He is now, as he has been for the past three years, a D. S. C. R.

GEORGE SPENCE, Court Cobourg, No. 15, Cobourg, Ont., was born near the historic "Brig O' Ayr," Ayrshire, Scotland, 14th Feb., 1849, his father being a native of County Fermanagh, Ireland, and his mother a Scott by name as well as nativity. His parents came to this country in 1858, having previously emigrated to Pennsylvania, and settled in Haldimand township, County Northumberland, near the village of Grafton. He was educated at the village school. In 1878 he went into the lumber business in Cobourg. He was first C. R. of Court Cobourg, No. 15, and is a foremost member of the Order in all that district. He is a regular attendant at High Court, and has held a H.C. office, as well as being at present a D.S.C.R. He is a leading member of other fraternal societies, and a member of the Cobourg Town Council. Bro. Spence is one of the workers in the Order, and commands the respect and esteem of all who know him.

P. I. SPENZER, M.D., H.C.R. of Ohio, Cleveland, O., was born Aug. 6th, 1837, in Wurtemberg, S. Germany, where he received his early education.

In 1854 he came to the United States, and entered upon the study of pharmacy. In 1862 he joined the First Ohio Light Artillery, and was appointed hospital steward. Being in ill health, he was discharged in 1863. He again took up pharmacy, and in 1865 he entered upon the study of medicine at Wooster University in 1870, and graduated in 1873. He has been President of the City Pharmaceutical Association, and is a member of the American and State Pharmaceutical Associations. He is also a charter member of the Cleveland Medical Society. He has been House Physician at the Home of the Aged Poor in Cleveland since 1873. He became a member of Court Pride of the West, No. 4, Cleveland, Ohio, I.O.F., in December, 1874. In 1878, when Ohio took up State Endowment, he became a member of Banner Lodge, No. 2, of Ohio Division, in which he was Medical Examiner for three terms, Grand Vice Ranger, and Grand Ranger, each for a term. Finding that the I.O.F. was far superior in its working methods and of more stability than the death-assessment plan, he again joined the old reliable in September, 1888, with a following of seventy members, who formed Court Banner, No. 360. From the inception of this court, he has filled the office of Court Physician, also Court Deputy, High Chief Ranger, Treasurer, Chief Ranger, and, for several times, Representative to the High Court. In the High Court he held the offices of High Treasurer, High Physician, High Vice Chief Ranger, and High Chief Ranger. He has been elected twice as Representative to the Supreme Court from the jurisdiction of Ohio. He is also a member of the Royal Foresters.

DANIEL STEWART, P.H.C.R., was born in 1848, on the banks of the Hillsborough, a few miles out of Charlottetown. He came to Sunnyside, a raw country youth of eighteen, and as shop-boy entered the store of R. T. Holman, where he received his business training. There, by patient industry and business capacity, he raised himself step by step to the head of the immense wholesale and retail business of his employer. That position he filled with eminent success for eleven years. In 1887 he resigned his position in Mr. Holman's employ, and went into business on his own account. He is head superintendent of the Sabbath school, and ruling elder in the Presbyterian church, both of which positions he has honorably filled for many years. The temperance movement has not a more steadfast or loyal supporter than Mr. Stewart. Having joined the "Vanguard" division, Sons of Temperance, in 1868, as a charter member, he has been prominently identified with all temperance work in the town and county ever since. He became a member of the I.O.F. on its introduction into the Province, in 1886, and was elected the first C.R. of Court Chautauqua. In 1892 he was elected H.V.E. of the High Court of N.B. and P.E.I., and last

year, on the organization of the High Court of P.E.I., he was elected to the position of P.H.C.R.

JOHN W. STOKES, High Secretary of Quebec, was born at Napierville, Que., March 12th, 1853, and has resided at Sherbrooke, Que., during the last sixteen or seventeen years. He is to a large extent self-educated, having had to assist his widowed mother on the farm, from the time he was eleven years of age until he was eighteen. After that, the remainder of the family having grown up, he was able to seek more congenial employment. He has been Secretary of Court Prince Albert, No. 149, at Sherbrooke, Que., continually, since it was chartered in 1885. An unceasing and energetic worker in the interests of the Order, at the institution of the High Court of Quebec, in 1887, he was appointed High Secretary, an office to which he has been annually and unanimously re-elected. A man of fertile resources, he is admirably adapted for his position, and has been largely instrumental in putting the High Court, as well as his subordinate court, in its present flourishing condition.

ORRIN P. STOCKWELL, High Counsellor of the High Court of New York, was born at South Valley, Cattaraugus County, N.Y., December 21st, 1853. His grandfather was the first manufacturer of brick in the then village of Buffalo, N. Y. His grandmother was a cousin of the late President of the United States, Martin Van Buren. He was educated at the District School in Ellington, N.Y., and afterwards graduated from the Ellington Academy. He studied law, and was admitted to the Bar, April 10th, 1880, since which time he has been engaged in following his profession at Attica, N.Y. Was elected Town Clerk of Ellington in 1878, serving one year. Was elected Justice of the Peace in the Town of Attica, N.Y., which position he held for four successive years. In 1886-7 was elected Chairman of the Democratic County Committee for Wyoming County, N.Y. Has held the position of Corporation Counsel for the Village of Attica for the years 1888-9-90-1-2 and '93; is also the attorney for the Attica and Freedom Railroad. He entered Forestry by joining Court Attica, 796, of Attica, N.Y., during the early part of 1892, and was elected High Counsellor of the High Court of New York at its annual session, 1892, and was unanimously re-elected to the same position at the annual session of the High Court 1893. He was also elected Representative to the Supreme Court at the same session.

WILLIAM STONE, D.S.C.R., was born on the 8th of July, at Birmingham, England. At the age of 19 years he went into the lithographing business, and by steady perseverance and aptitude for his chosen profession,

he has reached the top of the ladder, being for the past ten years senior partner of the Toronto Lithographing Company, which is the pioneer of fine color lithography in Canada, employing over 100 hands in connection with its work. Recently, at the instance of the Supreme Chief Ranger, he organized a first-class court among the employees of his firm, which might well be followed by the employers of labor, which was called Court Senefelder, No. 1,500, after the name of the founder of lithography.

PETER STRATHEARN, High Chief Ranger, High Court of Quebec. Bro. Strathearn was born 26th September, 1857, in the Vale of Leven, Dunbarton, Scotland. At the early age of thirteen he was taken from school and apprenticed to the trade of pattern-making in a calico printing establishment; this he abandoned after two years' trial, to become engaged in producing patterns for wall-paper. While quite a young lad, he lost both his father and mother, when he accepted an invitation from an uncle to come to Canada. He went into business in his uncle's employ, at the same time carrying on his education. He attended the Commercial College at Hamilton, and received from it a diploma. Business reverses overtook the firm of which he was then a member, and in 1876 he came to Toronto and accepted a situation with Mr. Staunton, paper manufacturer. In 1885 he moved to Montreal into a more lucrative position in the employ of Colin McArthur & Co., the owners of the largest wall paper establishment in the Dominion. In their establishment he has charge of the pattern department, and exercises his ingenuity in trying to suit the various tastes of many people. Bro. Strathearn joined the Independent Order of Foresters in Toronto, in 1883, as a charter member of Court Rosedale; he was Financial Secretary of the court until he left the city. In Montreal he was instrumental in instituting Court Balmoral, and of this Court he has been Chief Ranger for six years, with the exception of one term, and during the six years he has been only absent from two meetings. He has been instrumental in instituting a large number of courts in Quebec, and has served the High Court as High Chaplain, High Vice-Chief Ranger, and is now serving his third term as High Chief Ranger. He is also a member and past officer of the Supreme Court.

RIGHT REV. ARTHUR SWEATMAN, M.A., Bishop of Toronto, was born at London, England, in November, 1834. He is a son of Dr. John Sweatman, of the Middlesex Hospital, London, and received his early educational instruction at the hands of private tutors. In 1856 obtained a scholarship at Christ College, Cambridge, and in 1859 was graduated B.A., taking honors in mathematics. From December, 1856, to February, 1859, Bro.

Sweatman was Superintendent of the well-known Jesus Lane Sunday School, which has always been conducted by University men. He was ordained Deacon in St. Paul's Cathedral in 1859, and in the following year was ordained Priest at Chapel Royal, Whitehall, by the late Right Reverend Dr. Tait, then Bishop of London, and afterwards Archbishop of Canterbury. For some years thereafter he held the position of master of Islington College, at the same time officiating successively as curate of Holy Trinity, Islington, and of St. Stephens, Cannonbury. His career, from the first, was characterized by activity and zeal, and while at Islington he founded the Islington Youth's Institute. In 1862 he proceeded to the degree of M.A. In 1865 the Bishop of Huron was in England, and hearing from many quarters of the zeal and learning of Mr. Sweatman, induced that young clergyman to accept the head mastership of the Hellmuth Boys' College in Canada. For seven years he filled this position, revealing unusual powers for organization and administration, and at the same time making manifest his splendid scholarly attainments and ability as a clergyman. In 1872 he resigned this position to accept the rectorship of Grace Church, Brantford, where, with his characteristic powers, he ministered for two years. The authorities of Upper Canada College had learned of the gifts of Reverend Arthur Sweatman, and offered him the mathematical mastership in the college. He accepted the offer, but after a short time was once more persuaded to assume the charge of Hellmuth College, from which institution he had never wholly taken his heart, and which owed so much of its success to his genius for administration and the power he possesses for awakening enthusiasm. He was appointed Canon of the Cathedral at London, in 1875, and upon the election of the Ven. Archdeacon Fauquier to the Bishopric of Algoma, Mr. Sweatman was created Archdeacon of Brantford. He was subsequently appointed assistant minister and acting rector of Woodstock, in the place of the Rev. W. Bettridge, who became incapacitated for active service. In 1872 he became examining chaplain to the Bishop of Huron, and in 1863 he was appointed Clerical Secretary to the Diocese of Huron, and Secretary to the House of Bishops. As Archdeacon, he was esteemed and beloved everywhere, and his administration of ecclesiastical affairs, during the absence of the Bishop of Huron, was enlightened and highly satisfactory. In 1879 he was chosen, by the almost unanimous vote of the Synod, to the vacant Bishopric of Toronto, which high and responsible office he still fills and adorns by his learning, his virtues, and his zeal. His Lordship was recently admitted by the S.C.R. to honorary membership in the Order, since which the brother has evinced a lively interest in the progress and welfare of the I.O.F.

HARVEY FRANCIS SWITZER, Court Midland, No. 87, Midland, Ont., was born in 1846, at Palermo, County of Halton, Ontario, and was educated at the village public school. At the age of 18 he took a situation as salesman in a retail dry goods store in Toronto, and then in a wholesale dry goods store in Montreal. He settled in Midland, March, 1880, and engaged in insurance and loan business, and as a local agent for the Midland Loan Co. He continues in the same. In December, 1880, he was appointed town clerk, and in 1885, town treasurer, both of which offices he still occupies. He is a charter member of Court Midland, No. 87, organized in 1861.

REV. H. A. THOMAS, Past High Chaplain, Warwick, Ontario, was born in the county of Brant, Ontario, and is one of the incorporators of the Order. He comes of United Empire Loyalist stock, his grandfather, who was a Colonel, and who was killed in the war of 1812, coming to Canada from North Carolina when the thirteen colonies declared their independence. His father, Captain Joseph Thomas, was a pioneer of Brant, and was named after the great Chief Thayendenaga (Captain Joseph Brant), who conferred a grant of 200 acres at Cayuga Heights, now known as Cainsville, upon the child. There the Rev. H. A. Thomas was born, and had his earliest education. At college he carried off the three highest honors (the silver medal for mathematics, the silver medal, given by the Earl of Dufferin, for classics, and the bronze medal, presented by the Marquis of Lorne for Modern Languages). Having spent several years in teaching, including four years as a departmental master in Cobourg College Institute, he entered upon the study of Divinity at Huron College, London. He was graduated with honors, ordained deacon in 1882, made presbyter in 1884, and for several years has been rector of Warwick, Ontario. He is president of the Huron College Alumni Association, a member of the college council, and a member of the executive committee of the synod of the diocese. He became a charter member of Court Sauble, No. 196, of Ailsa Craig, in 1886, and was appointed Court Deputy and elected Chief Ranger. He is now a member of Court Watford, No. 454, and takes an ardent and never-tiring interest in the Order. For several years he has been delegated to the Supreme Court, and eight successive years has attended the High Court sessions. For two years he was High Chaplain for Ontario, and has been acting Chaplain on many occasions. He is also an Orangeman and a Mason.

JOHN PARKER THOMAS, Court Moira, No. 33, Belleville, Ontario, was born at Colborne, in December, 1832; educated at the public school at Colborne and at the Grammar School at Belleville, after which he was in business for a few years, retiring to begin the study of law in 1859, which

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he completed in 1864, when he was admitted to practise as an attorney, be-
 ing called to the bar in 1866. He has practised ever since in Belleville. He
 was local Master in Chancery, in 1874, and again under the Supreme Court
 of Judicature for Ontario in 1885-6, under commissions *pro tempore*, Com-
 missioner of the Superior Courts of Quebec, President of the Hastings Law
 Library Association from its formation in 1890 to the present, and official
 assignee. He has also had a large experience in insurance in all its phases.
 He has been Secretary of the Belleville Board of Trade from 1865 to the
 present, and has filled various other offices. He became a charter member
 of Court Moira, No. 33, in 1879, and was the first Chief Ranger and Court
 Deputy. He is now D.S.C.R. He has been a Mason since 1863, and has
 filled many important positions in the various degrees of that Order. His
 son, H. Parker Thomas, is now Chief Ranger of Court Moira.

W. F. H. THOMPSON, Deputy Supreme Chief Ranger, Twickenham,
 near London, England, was born and educated near the town of Oakville,
 Ontario, May 4th, 1851. His grandfather was Col. W. A. Thompson, a Uni-
 ted Empire Loyalist, who fought in the war of 1812, and his father, who is
 now living in Toronto at the age of 83, took part in the suppression of the
 Mackenzie rebellion in 1837. His days were spent on the homestead at
 Oakville, Ontario, until he was seventeen, when he became a clerk in his
 uncle's store at Penetanguishene. He remained in that position for fourteen
 years, starting for himself in 1882. In 1878 he married the fifth daughter
 of the late Mr. George Copeland, of Penetanguishene. He became a widow-
 er with five children in 1889. He married again in 1890 a daughter of Mr.
 Joseph Short, of Lincolnshire, England. Having led an active commercial
 life for many years, he disposed of his business, and entered the field for the
 I.O.F. in October 1891, organizing 33 courts within the year. He arrived
 in Great Britain on October 13th, 1892, and organized the first charter
 court in that country, viz., Court Canaland, and Twickenham, near London,
 England, on Nov. 9th. Since that time he has formed and completed 23
 courts, making a total of 24 in Great Britain, or 57 since he commenced
 working for the Order. He formed five courts in the High Court of Lon-
 don, one in the High Court of England, and eight in the High Court of
 Wales, previous to the institution of the High Court by the S.C.L., making
 fourteen courts from Nov. 9th, 1892, to May 15th, 1893. He performed the
 feat of instituting six courts in one month.

LOUIS P. TIETENBERG, High Chief Ranger of New York, Rochester,
 N.Y., was born of German parents, June 14th, 1868, at Rochester, N.Y.,
 where he has always resided: was educated at the public schools up to

twelve years of age, when his parents died. At sixteen, he had finished his apprenticeship to the cigar maker's trade, and at twenty-one was recognized as one of their foremost labor leaders. He filled every office in Cigar Makers' Union, No. 5, and twice served as delegate to the Cigar Makers' International Union of North America. He is Financial Secretary of a Rochester Loan Association, and of a Building Lot Association. He joined the I.O.F. in 1888, and was instrumental in getting Courts Genesee and Monroe organized. At the installation of the High Court of New York, at Rochester, in 1890, he was appointed Senior Beadle, and in the following year was elected H.V.C.R., being re-elected in 1892, and chosen H.C.R. in 1893. He is also a Royal Forester and an Oddfellow.

JAMES TWAMLEY, Grand Forks, N.D., was educated in the city schools of New York and in the University of New York. He commenced mercantile life in that city, but in 1865 removed to Chicago, where he entered the employ of a large wholesale dry goods house. Two years later he started in business for himself and was burnt out in the great Lake-street fire. He returned to New York and remained there for some years, until the western fever seizing him again, he moved to St. Paul, Minn., where he was connected with the house of Anerbach, Finch & Scheffer. On his health failing, he moved to the Red River Valley, and engaged in farming and general merchandising. He is now located at Grand Forks, where for fifteen years he has helped to develop the valley. He was regent of the University of North Dakota for ten years in succession.

A. V. WADE, High Secretary for Nova Scotia, Digby, was born at Digby, N.S., in 1858, and is the youngest son of the late Hon. John C. Wade, Q.C., ex M.P. He was admitted to the Bar of the Supreme Court of his native Province in 1886. Shortly after the incorporation of the Town of Digby, he was made Treasurer of the same; and was subsequently appointed to the more important office of Recorder. As a Forester, he has always closely identified himself with the Order in Nova Scotia. He is a charter member of Court Admiral, Digby, No. 115 (one of the pioneer courts of the Order, which was organized in 1883). Two years after, he was elected High Treasurer of his High Court, and in the following year was elected High Secretary, to which office he has been re-elected each successive term.

THOMAS WADDELL, H.C.R. for Manitoba, Winnipeg, was born of Scotch parentage, January 19th, 1848, at Otterburn, Co. of Northumberland, Eng. Educated at Ferguson's Academy and the Newcastle-on-Tyne Science and Art School. Adopted the profession of engineer, and was en-

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gaged in the Great North-Eastern Railway locomotive works at Gateshead-on-Tyne. His health not being equal to the requirements of an engineer, he entered the employment of a large dry goods firm at Blyth-by-the-Sea as commercial agent. In 1871 he made a partial tour of the American continent. Returning to England, he found himself longing to settle in Canada, and after spending three years in the dry goods business at Toronto, he moved to Seaforth. In 1879 he took up his residence in Winnipeg, where, in 1883, he joined Court Robin Hood, which court shortly afterwards became merged in Court Winnipeg, No. 13, of which for seven years he has been Recording Secretary and Court Deputy. He is an earnest local preacher of the Methodist Church. For fifteen years he has been the leading boot and shoe merchant of Winnipeg, and, as High Chief Ranger of the Province is doing grand work for the Order.

REV. WILLIAM WALSH, D.S.C.R., Brampton, Ont., was born of Irish parents in the township of Clarke, County of Durham, Ont., October 2nd, 1846. He was educated at the public schools, the Newcastle Grammar School, and the Normal School at Toronto. He taught school at Cartwright, West Durham, for three years, and then went to Victoria College, Cobourg, for a like period of time. He was received on probation in the Methodist ministry, then spent a year in Ireland, and on his return was received into full connection and ordained. He spent fifteen years very successfully in the itinerancy, and then accepted an invitation to take charge of the Reformed Episcopal Church at Ottawa. Four years more, and he returned to the church of his ancestors,—the Church of England. He spent a year at Trinity College, Toronto, during which time he acted as assistant at St. Stephen's Church. His first charge was at Bolton, and then his Bishop, being intuentially urged, appointed him to the vicarage of Brampton, where he has now put in four happy years in hard and earnest work. He is a staunch teetotaler, and has served as Grand Chaplain for the Independent Order of Good Templars. He is Grand Chaplain for the Orange Order of Ontario West; is a Mason and an Oddfellow. He was initiated into the mysteries of Forestry in full ritual at the High Court meeting at London, Ont., some years ago. For a number of years he has been regularly appointed Deputy High Chief Ranger, and has rendered valuable assistance to the Order by preaching many special sermons, and delivering numerous lectures to Foresters and other Orders with great acceptance. He represented Ontario at the World's Conference of Young Men's Christian Associations at Berlin, Germany, and was a member of the Evangelical Alliance, which met at Copenhagen, Denmark. Few men have received so many tokens of esteem and appreciation as the Reverend William Walsh, and few

deserve them better. He is one of the "Old Guard" who stood faithfully by "the Chief" in the early struggles.

PRO. HENRY WALTERS, P.H.C.R., Court Stadacona, No. 224, Quebec City, was born at Birmingham, Eng., January 2nd, 1852, and came with his parents to Canada in 1853. He received his primary education at Mount Forest, Ont., and then travelled through various parts of the United States and Canada. He graduated from McGill University, Montreal, B.A., in 1885, and M.A. in 1893. Immediately upon obtaining his B.A. degree he was appointed professor in Morrin College, Quebec, a college in affiliation with McGill. This position he still holds. In 1887 he became a member of Court Stadacona, No. 224, and works as diligently as possible in the interests of the Order. He is a Past Chief Ranger of Stadacona, having held the office for three successive terms; a P.H.C.R. of Quebec; a P.S.S.B., and was a representative of his province at Supreme Court meetings in 1889 and 1891. He is a thirty-two degree Mason, and has held important positions in the Order. Of Forestry he sees nothing but good, and trusts that he may long be spared to aid in its noble work.

MARTINDALE CONSLADE WARD, M.D., and C.M., High Physician, London, England. Born in London, 1841, son of Dr. Martindale, of Chelsea; educated at St. Peter's College, received his medical training at St. George's Hospital, where he served as dresser to the late Mr. Cæsar Hawkins, and having dissected a good deal for Mr. Gray (author of Gray's Anatomy), he was chosen one of the first Prosecutors of Anatomy at the Royal College of Surgeons. Having passed the examination for M.R.C.S., England, and L.M. and M. and L.S.A., he went to Aberdeen University to complete his medical studies. Here he obtained the degree of M.D. and C.M. with "Highest Honors," and having resided for three years as private medical attendant in the family of Admiral Vernon Harcourt, of Swinton Park, Yorkshire, he, in 1865, married Jane, the only daughter of Matthew Imeson of Thirsk, Yorkshire, and settled at Twickenham, where he has since resided. He is Freeman of the City of London, and has always interested himself in general and local politics. He is Chairman of the Twickenham Conservative Association, and besides being an active member of the Local Board Free Library Committee, and indeed of almost every board and committee in the neighborhood, he is President of the Working Men's Club and Institute, a trustee of the Philanthropic Society, Vice-President of the Twickenham Horticultural Society, of which he was one of the founders, and on resigning the office of Treasurer was presented with a handsome piece of plate. He is a member and branch-president of the British Medical Asso-

ed, also Surgeon to the "T" Division of Metropolitan Police; lecturer to the St. John's Ambulance Association, Senior Physician to St. John's Hospital, medical officer to the Carpenters' Company, and the Twickenham Provident Dispensary; a member of the Nottingham Order of Odd Fellows, and of the Ancient Order of Foresters, and is also medical referee to several of the large London Insurance Offices. He is a staunch supporter of the Church of England, is Church Warden in his Parish Church; a lay delegate to the London Diocesan Church Conference, and treasurer for the Rural Deanery of Hampton. For many years he has been a brother of the Medical Guild of St. Luke, Evangelist and Physician. Dr. Ward was one of the earliest members of the I.O.F. in England, being chosen first Chief Ranger of Court Canaland, 2,001, the first subordinate court formed in Great Britain. The name of the court is formed of the first four letters of Canada, and the last four letters of England. Being elected to the High Court of London, he was chosen High Physician, and thence was selected delegate to the Supreme Court at Chicago. At the Supreme Court he was appointed a member of the finance committee, and afterwards elected at the first ballot a member of the Supreme Board. Since his return to England, he has done his utmost to show his appreciation of the Order, and a strong encampment of Royal Foresters having been formed in London, he has been chosen its first Illustrious Commander.

HON. JUDGE WEDDERBURN, Q.C., Supreme Counsellor, is a native of New Brunswick, in the history of which he has been a prominent figure for nearly a quarter of a century. Like many Canadians, who have won for themselves honorable distinction, he is of Scottish parentage. He was born at St. John, N.B., October 12th, 1834. In point of years he is one of the senior members of the Executive. His literary education was received at the St. John grammar school. He studied law in the office of the Hon. John H. Gray, now Judge of the Supreme Court of British Columbia. He was called to the Bar in 1858, and created a Queen's Counsel in 1873. Prior to his entering political life, he enjoyed a leading and remunerative law practice. For several years he did considerable literary work, both as contributor of leading articles and editorial writer. When the question of confederation was being agitated, he supported with voice and pen the movement that led to the formation of the Dominion of Canada. In 1870 he was returned by the city of St. John to the Legislature, and he continued to represent the city to the close of his parliamentary career. In parliament he at once took a prominent position. His strenuous advocacy of better terms for his province was largely instrumental in securing an increased income for New Brunswick. As the author of the famous "Wedderburn resolutions,"

he secured for the province absolute control of their educational institutions, and the establishment of thoroughly national schools. In 1876 he received a gratifying tribute of the confidence of both sides of the House in being unanimously elected to the position of Speaker, a position that he adorned with marked ability and impartiality, and which he vacated only to enter the government as Provincial Secretary. While Speaker of the House, he prepared a very full and complete course of procedure, for which valuable and gratuitous services the House voted him five hundred dollars. At the close of his occupancy of the Speaker's chair, Mr. Wedderburn was the recipient of a most eulogistic vote of thanks, on motion of the leader of the Opposition, seconded by the leader of the Government. The position of Provincial Secretary he held until his appointment to the bench as Judge of the county courts of Kings and Albert. In "Parliamentary Practice" he is referred to in this complimentary manner: "Upon the floor of the House he was a leading spirit; eloquent and argumentative, a keen debater and a master of sarcasm." Hon. Judge Wedderburn has been orator and lecturer on many important occasions, his eloquent and finished addresses always commanding the attention and evoking the sympathy of his hearers. His labors on behalf of Social Reform, etc., has been many and valuable. He has been Grand Worthy Patriarch of the Grand Division of the Sons of Temperance, President of the Mechanics' Institute, and President of the Provincial Board of Agriculture. It is unnecessary to add that his term of office in each position was marked by services that were conducive to the prosperity and usefulness of these several organizations. Our Supreme Counsellor is a prominent member of the Masonic body. In 1870 he was elected Grand Master of the Grand Lodge of New Brunswick, which position he held for two years. He became a Forester in September, 1890. He was a representative to the Supreme Court at its meeting in Detroit, where he at once took front rank. He took a lively interest in all the proceedings, and his wide experience, sound judgment and courteous manner, contributed not a little to the success and harmony that marked the deliberations of the Supreme Court. His election to the important position of Supreme Counsellor so early in his history as a Forester, and his unanimous re-election at Chicago, is the best evidence of the favorable impression he made upon the members of the Supreme Court. His presence in the Order will not only be a source of strength to Independent Forestry in New Brunswick, but throughout the whole jurisdiction.

AMBROSE A. WEEKS, D.S.C.R., Court Kent, No. 441, Grand Rapids, Michigan, was born in the township of Grattan, Kent Co., Michigan, March 14th, 1850. Received a common school education. At sixteen started as a

carpenter, and followed that occupation for the same number of years, studying in the winter. During that time he also taught district school for seven terms, besides erecting a number of imposing buildings. In 1885 he opened a business in the village of Grattan, with a stock of drugs and groceries, and was appointed postmaster by President Cleveland. In 1889 he moved from Grattan to Grand Rapids. He was a representative at the Postmasters' Convention, held in Washington, D.C., December 15-19th, 1887. He was township superintendent of schools for three years, township clerk for three terms, and Deputy Sheriff of Kent County for six years. In 1891 he was appointed to a clerkship in the Department of State at Lansing. Resigning that, he became travelling representative of the Grand Rapids *Daily Democrat*. In November, 1892, he gave up that position and again entered upon the drug business, becoming senior member of the firm of A. A. Weeks & Co. He became a charter member of Court Kent, No. 441, the first court organized in Grand Rapids. He was the first Recording Secretary, and for several years has been Chief Ranger. He has held the positions of High Messenger and High Marshal, and has represented his High Court at the Supreme Court. He believes Forestry to be the noblest Order on earth, and is unflagging in his work in its interest.

C. C. WHALE, Inspector High Court of Ontario, was born in the village of Burford, Brant County, Ont., July 17th, 1854, his father being Robert Whale, R.A., an artist of great reputation. Was educated at the public schools, and at fifteen was employed in a general store. After a little more than a year's experience, he started in to learn carriage painting, and for half a dozen years had charge of the painting department in the agricultural works of Forsyth & Co., Dundas, Ont. He filled a similar position with Green Bros. & Co., Watford, for a number of years, and then set up as a carriage builder himself, at Manotick, in the Ottawa Valley. In September, 1886, he accepted an invitation to devote his whole time to Independent Forestry, having joined the Order seven years before. He has served under eight High Standing Committees, first as Provincial Deputy, and for the last half-dozen years as High Inspector. During his career in office he has organized a hundred courts, and has brought thousands of members into the Order. His zeal is only bounded by judiciousness, and, as a result, the Order has no more successful and popular officer than he, a fact that the High Court has again and again testified to by unanimous re-election. He is a Mason, an Oddfellow, a Son of England, and a member of the Fraternal Mystic Circle. In religion he is a Methodist.

DR. E. H. WHITCOMB, High Physician for Minnesota, was born in 1861, at Greenleaf, Mueda County, Minnesota, and his early years were spent in

army posts on the frontier with Hatch's Cavalry, of which command his father was senior captain. He was educated and graduated from the High School of Alexandria, Minnesota, and Carleton College, Ohio. Entering on a course of medical study, he graduated (after six years' work) from Columbus Medical College, taking 2nd honors in the class of 1847. He began his practice in St. Paul, and early became known as a lover of athletic sports, being himself a member of the Lacrosse Team (U.S. Champions) that won the Cebrieh Cup. He is also a member of the National Guard of the State, in which organization he excels as a rifle shot. In 1889 he became interested in the I.O.F., and soon aided in starting the oldest court in the State, and one of the largest at present—Court Minnesota, No. 453, of which court he was the first to sign the roll, hence he is of Minnesota members the eldest. It is mainly through his help and advice in the early days that Forestry is as advanced as it is in the State to-day. He has been High Physician since the organization of the High Court in the State, and Court Physician, and C.D. in his own court since its birth. In the fall of 1892 he was nominated and elected coroner of Ramsay Co. and St. Paul.

A. S. WICKWARE, Deputy Supreme Chief Ranger, Court Elmsley, No. 388, Smith's Falls, Ontario, was born in 1861. Is engaged in the grocery and fruit business at Smith's Falls, Ontario. He is one of the leading members of Court Elmsley, No. 388, a lodge which he was chiefly instrumental in starting half-a-dozen years ago. He has been a member of the I.O.F. since 1884, when he joined Court Beaconsfield, No. 80, in Pakenham, Ontario. When he moved to Smith's Falls seven years ago, there was no court there, and where the I.O.F. was not represented, he felt was no place for him. He at once set about to organize a court, and to-day it is thriving and promising. He also took a leading part in instituting the Merrickville Court. He has held the offices of C.R. and C.D. in his own court, which he has represented at three sessions of the High Court, and is a Deputy Supreme Chief Ranger. He is but thirty years of age, but a keen, shrewd, business man.

HENRY WILLIAMS, Court Stormont, Cornwall, Ontario, was born at Milford Haven, Pembrokeshire, South Wales, January 23rd, 1852. Started in at eleven to earn his own living, at four years commenced an apprenticeship as a stone-cutter. Served six years, the last as a journeyman, and came to Canada in 1872, settling at Ottawa. In 1877-8 worked on the Cornwall canal, and in 1879 opened marble works at Cornwall, Ontario, which business he still commands. Is a leading member of a number of societies.

and in 1881 joined the Independent Order of Foresters, as a charter member of Court Stormont. He was Chief Ranger of his court for six terms, and Court Deputy for four years. For eight years he has been Court Treasurer, and still holds that position. Has served as High Court delegate seven or eight times. He has for five years been a member of the town council. He has instituted three courts, and is indefatigable in his work for the Order.

J. D. WILLIAMSON, M.D. ; D.S.C.R. ; P.H. Phy. ; P.H.C.R., Lorne Terrace, Mountpottinger, Belfast, was born on the 14th September, 1860, at Aghadoey, County Derry, Ireland. After a distinguished collegiate course in Galway, Belfast, and Dublin, he graduated with honors in 1886, as M.D., M. Ch., M.A.O., in the Royal University, Ireland. He immediately repaired to London to add, if possible, to his extensive medical knowledge, by attendance at the large hospitals there. Soon after he became assistant to a noted London physician, where his ability was soon recognized, and his efforts were crowned by the offer of several partnerships in most lucrative practices. Before deeds of partnerships were finally settled, he was informed that his friend, Dr. Lane, was ill, and required his services. He at once resolved to sacrifice his prospects as a London doctor, and return to Ireland to assist his sick friend. After his friend's death, he refused to become a candidate for the Dispensary, greatly to the surprise and chagrin of his many friends. He preferred living in a large centre, such as Belfast; accordingly, in February, 1888, he came and settled down in Mountpottinger, a rising district of the city, where, by close attention to professional duties, sauvity, and in no small degree to the name he had established in the country, he soon became one of the leading physicians of the district. On the establishment of the Ulster Hospital for Women and Children in Mountpottinger, Dr. Williamson was unanimously elected honorary attending physician, a position which he still occupies to the great satisfaction of the governors. It is worthy of note, that amid his professional duties he found time to lecture to the ambulance classes which were established in the district each winter. He is also connected with several friendly societies; he is surgeon for one of the largest friendly societies in our city, the "British Order of Ancient Free Gardeners. On two occasions his brethren of the B. O. A. F. G. have presented him with valuable gifts, thereby testifying to his worth as a brother and a doctor. In the spring of 1896 when Lieut.-Col. Paterson, Q.C., came to Belfast to establish the Order, he soon found in Dr. Williamson, who knew the S.C.R. by reputation, as the head of the Good Templar Order acting in conjunction with Rev. W. J. McCaughan, a willing and enthusiastic worker in the cause of the I.O.F. At the institution of the

High Court of the North of Ireland by the S.C.R. himself in person, in May, 1893, Dr. Williamson was solely responsible for the magnificent reception accorded the distinguished visitor on that auspicious occasion. He was chosen H. Physician, and as a mark of the high esteem in which he was held, he was unanimously chosen one of the three delegates to the meeting of the Supreme Court in Chicago. At the last meeting of the High Court he was unanimously promoted to the position of P.H.C.R.. Bro. Williamson is also an enthusiastic Freemason ; at present he is P.M. of a lodge of which he was a founder ; he has also been elected W.M. of one of the oldest and most influential lodges in our city. He is a P.Z., and a member of K.T.

GEORGE L. WILSON, Deputy Supreme Chief Ranger, Court Lebanon, No. 382, Toronto, Ontario, was born of English parents at Guelph, Ontario, 1852, and was educated at the common and high schools there. At fifteen he entered the employ of Messrs. G. & A. Hadden of his native place, remaining with that firm seven years. He worked for other firms for two or three years, and then started in business for himself. He sold out after three years experience, and was appointed representative at Guelph for the *Toronto Globe*. In conjunction with this, he carried on an insurance agency. When the boom began in the North-West, the *Globe* sent him out there in company of one of the first settlers' excursions. He remained in Manitoba about six weeks, writing letters, and taking advertisements to the value of \$3,000. On his return, the *Globe* engaged him on the regular staff. He is a staunch Y.M.C.A. man, an energetic member of the Methodist church, and a firm advocate of temperance. He became a Forester five or six years ago, and was a charter member of Court Lebanon, No. 382, Toronto, of which court he was first Chief Ranger. He filled the position for two years, and on retiring was presented with a handsome P.C.R. jewel. Recognizing his worth, the Supreme Chief appointed him a D.S.C.R.. He has been warmly praised for several reports of High Court and Supreme Court proceedings.

W. A. WYATT, High Chief Ranger for Missouri, Kansas City, was born on January 10th, 1860, in St. Joseph, Mo. ; was educated in the public schools, and graduated from the high school in 1877. Upon leaving school he engaged in the wholesale grocery business, and continued in that business until his removal to Kansas City, in 1888. Since that time he has been with the Standard Oil Co. He became identified with Forestry in 1891, joining Court Remember, No. 696. He was appointed P.H.C.R. of the High Court of Missouri, running to fill a vacancy. He was elected High Chief Ranger in June, 1892, and re-elected to the same office in 1893. He is a member of the A.O.U.W., and Modern Woodmen.

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SISTER FRATERNAL SOCIETIES.

CHAPTER XI.

SISTER FRATERNAL SOCIETIES.

ANCIENT ORDER UNITED WORKMEN—THE KNIGHTS OF HONOR—
ROYAL ARCANUM—THE KNIGHTS AND LADIES OF HONOR—THE
KNIGHTS OF THE MACCABEES—AMERICAN LEGION OF HONOR—
HOME CIRCLE—MODERN WOODMEN OF AMERICA—CANADIAN
HOME CIRCLE.

ANCIENT ORDER OF UNITED WORKMEN.

The founder of "The Ancient Order of United Workmen," the oldest of the great fraternal beneficiary Orders, when laying its foundations at Meadville, Pa., on the 27th day of October, A.D. 1868, had doubtless no conception of the proportions to which the superstructure would grow, nor that the event would mark the beginning of a new era in life insurance business, which would make it possible for the humblest in the land to secure to his family the benefits of life insurance, and thereby bring untold blessings to thousands of homes.

The system of the A. O. U. W. is a simple one, dispensing as it does with all the bothers of "Actuaries' Tables," the "Cost of risks" and "Reserve elements," etc., etc.

Two cardinal errors, in our opinion, were made by the founder and perpetuated by the Order down to the present day. The one is in the fact that there is no grading according to age, in the rates of assessments, the young man of 21 years of age being assessed as much as his older brother of 49 years of age. The other is in the fact that the membership is not required to pay into a central treasury, from which every beneficiary of the Order would be paid the benefit provided by its laws. That this latter is an error, and one which will be a menace to the Society, is shown by the fact that there always has been, and always will be, a great variation in the rates of mortality in the different jurisdictions. The following statistics, taken from page 583 of the Minutes of Proceedings of the Supreme Lodge, held in Toronto, Canada, June, 1893, show the death rate in some of the leading jurisdictions for the years 1888, '89, '90, '91 and '92 :—

TABLE NO. 1.

MAXIMUM ASSESSMENT.

Jurisdiction.	Date of Organization.	Average Death Rate per 1,000 for the years					Regular rates for \$2,000 for yrs. 1894-5-6.
		1888	1 89	1890	1891	1892	
Kentucky.....	1873	24.67	19.07	23.36	24.25	17.95	* \$30
Tennessee.....	1877	15.06	19.57	22.39	22.43	21.07	30
Ohio.....	1872	19.04	19.71	20.34	22.56	17.29	* 30
California.....	1877	11.37	10.67	12.98	13.52	14.36	30
Pennsylvania.....	1869	12.18	10.64	13.75	12.39	12.65	30
Indiana.....	1873	14.16	9.38	15.93	10.02	12.09	30
New York.....	1874	10.01	10.53	13.89	12.26	14.90	30
Illinois.....	1875	10.79	9.62	11.55	10.70	11.68	27
Missouri.....	1876	12.00	9.51	10.35	9.77	12.41	27
Wisconsin.....	1877	10.09	10.65	9.57	10.42	12.07	26
Ontario.....	1879	6.88	5.87	6.78	6.29	7.65	16
Massachusetts.....	1879	6.10	5.34	5.72	5.62	6.30	16

* The maximum rate of assessments for 1894 for Kentucky and Ohio was fixed at \$24.

What were the special causes, operating in Kentucky and Ohio, that made the mortality so high in those jurisdictions we are not in a position to say. It cannot be due entirely to the age of the Order in those jurisdictions, because we find that while the Grand Lodge of Indiana is as old as that of Kentucky, the average death rate, in the former during the 5 years, was only 12.31 as against 21.86 in Kentucky. If the membership in Ohio and Kentucky had been called upon themselves to meet the whole of the mortuary calls, we fancy it would have meant the disintegration of the Order, in those jurisdictions, not so much because of the extensive cost of the insurance, as that other Societies gave the benefits at much less cost, especially for younger ages. When, however, we turn to the rate of mortality in the whole Order, we find that the average death rate was only 10.19 per 1000 members, a very moderate rate when we take into consideration that the tendency of the system of non-graded assessments is very materially to increase the average age of the membership of the Society, and the consequent increase in cost of risk therein. It is, however, not our purpose to criticize the systems of our Sister Societies, but simply to lay their chief features before our readers. In the study of these, the observant reader cannot fail to note the gradual improvement and development of the various systems from the simple methods of the A. O. U. W. to the more complex, and far reaching, but more perfect and equitable system of the Independent Order of Foresters. As already noted, the A.O.U.W. dates its first organization from the 27th October, 1808, at which time the members of a Subordinate Lodge of a Society bearing the high sounding name of "The League of Friendship, Supreme Mechanical Order of the Sun," being dissatisfied with the pro-

ceedings of the Grand Council, they, upon the date named, surrendered their Charter, and headed by J. J. Upchurch, organized the first Lodge of the A. O. U. W. It appears from the records, that upon the next day a certain number of the members demanded that the words "White Male" be stricken out of the Constitutions, and thus throw the Order open to all worthy men, irrespective of nationality. This was refused by Upchurch, who refunded the money paid by the dissatisfied members, and they retired. On the 17th November, 1868, the Lodge again met, and filled the offices which had been made vacant by those who had left as above noted. The Lodge was formally named Jefferson No. 1. The original Constitution provided, among other things;

1st. "That the words (white male person) should never be altered, amended or expunged, and accordingly the Order remains to-day a white man's Order only.

2nd. "When there are six Subordinate Lodges established in any State, they shall call a meeting of two representatives from each Subordinate Lodge, and establish a State Grand Lodge, subject only to the National Supreme Lodge."

3rd. "There shall be established, when the Order numbers 1000 members, an Insurance Office, and policies issued securing at the death of the member insured, not less than \$500, to be paid to his lawful heirs."

On the 14th July, 1869, a provisional Grand Lodge was formed by making the Officers of Jefferson Lodge No. 1, Grand Lodge Officers, authorized to grant Charters to new Lodges. The Provisional Grand Lodge held a meeting at Meadville, Pa., upon the 6th October, 1869, when the original provisions for insurance were repealed, and the law, practically as it stands now, was adopted. It provided for the payment of an insurance not exceeding \$2000, also for a uniform assessment of \$1.00. The next Session of the Provisional Grand Lodge was held at the same place on the 4th July, 1870, when it is stated Representatives were present from five Lodges. At this Session, lawyers and saloon keepers were declared ineligible. Soon after this, a division arose in the Order, and for some time there were two Grand Lodges claiming supreme authority, and this division continued till August, 1872, when the two sections reunited and formed the Supreme Lodge of the A. O. U. W. From that time dates the growth and prosperity of the Order. At the end of 1892, Grand Lodges existed in the following jurisdictions, California, Colorado, The Dakotas, Georgia, Alabama and Mississippi, Illinois, Indiana, Iowa, Kansas, Kentucky, Maryland, Delaware, Massachusetts, Michigan, Minnesota, Missouri, Montana, Nebraska, Nevada, New Jersey, New York, Ohio, Ontario, Oregon, Pennsylvania, Tennessee, Texas, Washington, Wisconsin, British Columbia, Manitoba, and N. W. T., Utah, Wyoming, Idaho, with a total membership, including those under the immediate jurisdiction of the Supreme Lodge, of 308,575.

The system of the A. O. U. W., as already intimated, is not at all complex.

In the first place, each Grand Lodge provides for its own beneficiaries by levying assessments upon the members in its own jurisdiction. The rate of assessments is \$1.00, being alike for all ages. The benefit is \$2000, and is payable to the widows and orphans, or other beneficiaries, upon the death of a member. We have just said that each Grand Lodge provides for its own beneficiaries. This is true within certain limitations, that is to say, when the death rate is excessive in any jurisdiction, and the assessments have reached a certain given point, which is decided by the Supreme Lodge, then any excess of assessments in any jurisdiction is borne by the whole Order.

At the session of the Supreme Lodge, held in Toronto, Canada, in 1893, the "regular rates," as it is called, for the years 1894-5-6, were decided to be as given in Table No. 1, for the jurisdictions named therein; so that in Kentucky the members must assess themselves 24 assessments for 1894, and 30 assessments during the years 1895-6 respectively, before they will be entitled to relief from the contributions of the whole membership, while in Massachusetts, Ontario, and other jurisdictions, the limit is only 16 assessments during the year, and any assessments beyond 16 in these jurisdictions would be paid for by the whole Order. To those who are accustomed to one Supreme governing body, it seems odd that so vital a point as the maximum age for the admission of the membership should have been left, till recent times, to the decision of individual Grand Lodges. This fact may account in part for the high death rate which exists in certain jurisdictions. We have been given to understand that, in some Grand Lodges, the maximum age has been permitted to be fixed as high as 60 years and over. At the recent session of the Supreme Lodge, held at Toronto, it passed a general law, limiting the maximum age in all jurisdictions to 45 years, which is a step in the right direction and made imperative by the non-grading of the assessments. The Order does not pretend, as an Order, to provide sick and funeral benefits for its members, though it is said that the subordinate lodges may, if they desire it, give such benefits. As a rule, we believe, they are not given at all. Credit must, however, be accorded to the fraternity features of this great Order, in the fact that thousands of its members, when ill or in distress or out of work, have been assisted either by the payment for them of lodge dues, or in other substantial ways.

The work done by the A.O.U.W. is such as to make us all proud of the mother of fraternal benefit societies. The forty-four and one-half millions of dollars paid to the widows and orphans by the A.O.U.W. during their twenty-four years' record, does not, by any means, represent the whole of their work. We have no doubt that the works of benevolence and of fraternity, if counted up in dollars and cents, would add millions more to the magnificent record shown in the following table :

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STATISTICAL SUMMARY FROM 1869 TO 1892.

Year.	Membership.	Death Rate per 1,000.	Amount Paid to the Widows and Orphans.
1869.....	75	.00	
1870.....	150	.00	
1871.....	350	5.71	\$344 67
1872.....	600	8.33	2,350 00
1873.....	2,547	12.56	57,405 90
1874.....	5,194	13.66	126,000 00
1875.....	8,344	11.02	174,000 00
1876.....	12,128	8.15	198,000 00
1877.....	26,102	6.24	308,366 28
1878.....	40,184	6.64	639,979 90
1879.....	69,877	7.51	1,064,956 94
1880.....	86,083	7.85	1,305,887 50
1881.....	93,302	8.18	1,503,555 80
1882.....	104,544	8.24	1,792,603 34
1883.....	123,707	8.39	2,031,047 20
1884.....	136,900	7.84	2,180,126 30
1885.....	150,581	8.52	2,566 458 36
1886.....	166,637	8.94	2 942,957 00
1887.....	187,413	9.62	3,453,287 00
1888.....	206,993	9.72	3,985,088 19
1889.....	224,274	9.13	4,153,768 28
1890.....	241,833	10.32	4,762,157 09
1891.....	264,251	9.72	5,307,588 54
1892.....	292,539	10.19	6,015,020 60
			... 844,570,948 89

The government of the A. O. U. W. is vested in a Supreme Lodge, which provides for the payment of benefits to members of any Subordinate Lodge not under a Grand Lodge jurisdiction, and has control of the general laws of the Order. The Grand Lodges under the Supreme Lodge have control of the benefit funds within their own jurisdiction, and of all local matters, including medical examinations and the appointment of medical referees. The cost of joining a Subordinate Lodge differs a little in the various jurisdictions. The minimum cost in Ontario, as fixed by the Grand Lodge, is \$8.25, as follows:

Proposition fee, including J. A. degree	\$3 00
Workman degree.....	2 00
Beneficiary certificate.....	1 25
Advance assessment.....	1 00
Medical examination, not less than.....	1 00

\$8 25

The cost to charter applicants is as follows :

Charter.....	\$100 00
Advance assessments	1 00
Beneficiary certificate.	1 25
Medical examination, not less than.....	1 00

THE KNIGHTS OF HONOR.

Among the oldest of the Fraternal Beneficiary Orders established upon this continent, is that grand institution known as the Knights of Honor. The officers claim that it is the first benevolent society in the United States paying a death benefit from a central Treasury, and we have no reason to doubt the correctness of this claim. It started in Louisville on June 30th, 1873, with seventeen members, and has grown to number over 2,600 Subordinate Lodges, thirty-six Grand Lodges, and a membership of over 138,000. From its inception to 1st January, 1894, a period of twenty years, it has disbursed to the beneficiaries of its deceased members, in sums of either two thousand, one thousand, or five hundred dollars, the enormous sum of \$45,000,000, and in the neighborhood of \$10,000,000 more have been paid to its members in sickness and distress.

The objects of the Order are of the usual fraternal, social, and beneficiary character. A Knight must join and be a member of some Subordinate Lodge, and contribute to its support, in order to be entitled to benefits. Each member pays to his Subordinate Lodge quarterly dues of not less than twenty-five cents per month ; each Subordinate Lodge pays annually to the Grand Lodge a per capita tax varying from fifty cents to one dollar, and each Grand Lodge pays to the Supreme Lodge annually a per capita tax of thirty cents.

The manner of obtaining membership in a Subordinate Lodge is as follows : The applicant must be a "white" person between the ages 18 and 50 years, and must make an application to a lodge upon a printed form provided for that purpose ; must pass a favorable examination by the local Medical Examiner, selected by the Supreme Medical Examiner ; the examination is then submitted to the Supreme Medical Examiner, and, if approved by him, the candidate must be balloted for by the lodge, two black balls rejecting.

COST OF ADMISSION.

The cost of admission in Alpha-Ontario Lodge, No. 3,597, is as follows :

Membership or Initiation Fee.....	\$2 50
Medical Examination Fee.....	2 50
Certificate Fee.....	2 00
Monthly Dues.....	25

Also, one advance assessment for Widows' and Orphans' Fund.

\$344 67
2,350 00
57,405 90

26,000 00
74,000 00
98,000 00
08,366 28
39,979 90

64,956 94
05,887 50
03,555 80
92,603 34
31,047 20

80,126 30
66,458 36
42,957 00
53,287 00
85,088 19

53,768 28
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The assessments for the Widows' and Orphans' Funds are levied by and paid to the Supreme Lodge only, as follows : On the 20th of each month, the Supreme Reporter determines how many assessments will be needed to meet the death losses for the ensuing month. Members have until the last day of the succeeding month to pay the necessary amount to their lodges. Within ten days from that date the lodge must have the amount collected in the Supreme Treasury. Those failing to pay stand suspended, but can secure reinstatement without cost or trouble within sixty days ; after that time they must again pass a favorable medical examination.

The maximum benefit is \$2,000, called a "full rate" benefit, then there is a "half rate" benefit, or \$1,000, and a "quarter rate" benefit, or \$500. Each member at entrance chooses which of the three benefits he will take. In addition to these benefits, each Subordinate Lodge may, at its discretion, arrange to give sick benefits.

For all members admitted prior to 1st July, 1892, the assessments for a full rate benefit are as follows :

Between the ages of 18 and 45 years.....	\$1 00
" " " 45 and 46 years.....	1 05
" " " 46 and 47 years.....	1 10
" " " 47 and 48 years.....	1 20
" " " 48 and 49 years.....	1 30
" " " 49 and 50 years.....	1 50

And proportionate amounts for \$1,000 or \$500 protection.

The above schedule represented the rate of assessments in existence till the Session of the Supreme Lodge, held at Charleston, S. C., in May, 1892.

A new rate of assessments was adopted in 1892 for all initiates joining the Order from and after the 1st day of July, 1892, which is as follows :

NEW SCHEDULE OF ASSESSMENTS.

Between the Ages of	Full Rate, \$2,000.	Half Rate, \$1,000.	Quarter Rate, \$500.	Between the Ages of	Full Rate, \$2,000.	Half Rate, \$1,000.	Quarter Rate, \$500.
18 and 30,	\$0 80	\$0 40	\$0 20	40 and 41,	\$1 26	\$0 63	\$0 32
30 and 31,	84	42	21	41 and 42,	1 32	66	33
31 and 32,	88	44	22	42 and 43,	1 38	69	35
32 and 33,	92	46	23	43 and 44,	1 44	72	36
33 and 34,	96	48	24	44 and 45,	1 50	75	38
34 and 35,	1 00	50	25	45 and 46,	1 60	80	40
35 and 36,	1 04	52	26	46 and 47,	1 70	85	43
36 and 37,	1 08	54	27	47 and 48,	1 80	90	45
37 and 38,	1 12	56	28	48 and 49,	1 90	95	48
38 and 39,	1 16	58	29	49 and 50,	2 00	1 00	50
39 and 40,	1 20	60	30				

Between the ages of 50 and 51 years	\$2 00
" " " 51 and 52 years.....	2 50
" " " 52 and 53 years.....	3 00
" " " 53 and 54 years.....	3 50
" " " 54 and 55 years.....	4 00

A member continues to pay the rate at entrance throughout his connection with the Order. The limit of ages originally was 21 to 55 years. In 1883, this was changed to 18 to 50.

The Supreme Lodge also enacted that in consequence of the death rate among members for the first two years of their membership being less than one-half of one per cent., and believing that equity and justice demanded that newly-initiated members should receive the benefit of this low death rate as well as those who joined in the early days of the Order, voted that *all members initiated after July 1, 1892, shall pay only one assessment per month for the first six consecutive months, and not exceeding two assessments per month during the next eighteen consecutive months of membership.*

The government of the Order is democratic, each lodge being entitled to representation in the Grand Lodge, and each Grand Lodge in the Supreme Lodge, consequently it contains no self-appointed Board of Directors, and the books of the Supreme, Grand, and Subordinate officers are at all times open to the inspection of the officers and committees of the Order.

The Constitution provides for either annual or bi-annual sessions of Supreme Lodge, as may be determined at the previous session.

The Knights of Honor, as one of the pioneer societies, in spite of its radical defects, in its original methods of assessments has made a record for itself during the twenty years of its existence that is alike creditable to its Supreme officers, and helpful to the younger organizations that have come into existence in later years. There is no more efficient and painstaking Supreme Secretary, or rather Supreme Reporter, than Bro. B. E. Nelson, of St. Louis, Mo. The Supreme Chief Ranger of the I O.F. has been a Knight for a little over two years, and for the two years ending with the 1st day of March, 1893, he has been called upon to pay 64 assessments of \$1.50 each for an insurance of \$2,000, or at the rate of \$25.50 per year for \$1,000 of insurance. It would have cost him from \$42.60 in the Canada Life to \$43.50 in the Equitable, or the Mutual Life, or the New York Life, to carry the same amount of insurance. That is to say, that the Knights of Honor have given the same protection for these two years, for one-half the price, that could have been procured from old-line companies.

The one great defect heretofore existing in the system of the Knights of Honor, and which was only partially remedied at Charleston, was the non-grading of ages below 45. For instance, a Knight of 18 years of age, having joined at the same time that the Supreme Chief Ranger joined, would have had to pay \$1 for each assessment, and a Knight of 44 years of age would

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Half Rate, \$1,000.	Quarter- Rate, \$500.
\$0 63	\$0 32
66	33
69	35
72	36
75	38
80	40
85	43
90	45
95	48
1 00	50

have been called upon to pay no more. The young Knight, however, could have got insurance in any one of the three great American companies mentioned above for \$20.50 a year per \$1,000, as against \$17 in the Knights of Honor, and the older Knight of 44 would have got his insurance from the Knights also for \$17, as against \$37.50 in the old-line companies. The effect of such a system must necessarily be to drive the younger members into other societies, whose rates are probably graded like that of the Independent Order of Foresters, where a member of 18 years of age can secure protection for \$7.20 a \$1,000 per year, as against \$17 in the Knights of Honor. We think it safe to say that wherever the younger members are weeded out of any organization by such discrimination against them as here noted, the invariable result will be, the increasing of the average age of the whole membership, which means the increasing of the mortality rate in the society, and consequent increase in the cost of insurance.

STATISTICAL SUMMARY FROM 1884 TO 1892.

Subordinate Lodges may, if they like, provide Sick Benefits for the members thereof.

Year.	Membership.	Death Rate per 1,000.	Amount Paid to the Widows and Orphans.
1882	127,560	9.5	2,430,000
1883	128,562	11.1	2,824,000
1884	128,607	11.1	2,815,000
1885	125,495	11.7	3,010,000
1886	125,128	12.2	3,022,000
1887	123,092	12.9	3,134,000
1888	125,514	13.5	3,354,000
1889	130,867	12.9	3,421,000
1890	133,526	14.7	3,532,500
1891	136,925	15.7	4,207,500
1892	127,073	13.7	4,283,372

ROYAL ARCANUM.

The Supreme Council was organized June 23, 1877, and incorporated under the General Laws of Massachusetts, November 5 of that year.

The First Annual Session was held in Boston, April 23 to 26, 1878, the body being composed of the incorporators, together with Representatives admitted from Grand Councils of Massachusetts, Ohio, and Michigan. At that session there were reported 82 Councils, scattered over a large portion of the United States and a part of Canada, with a total membership of about 3,000; 3 deaths had occurred, and a full benefit paid on each, necessitating three assessments.

During the following fiscal year the number of Councils was increased to 308, and the membership to 10,500, located in 23 States and 3 Canadian Provinces; Grand Councils were instituted in New York, Pennsylvania and Wisconsin; 30 deaths reported, and 7 assessments called. The Second Annual Session was held in Boston.

The Third Annual Session was held in Detroit, Mich., April 27 to May 3, 1880. During the year then ended, Grand Councils were formed in Indiana, Illinois, Virginia, Maryland, Tennessee, and Georgia; the number of Councils was increased to 470, and the membership to 20,500; 61 deaths were reported, and 6 assessments called.

At the Fourth Annual Session, in Cincinnati, Ohio, April 23 to 30, 1881, the membership reported was 28,000; Subordinate Councils, 571; deaths during the year, 121; assessments during the year, 8.

At the Fifth Annual Session, in Baltimore, April, 1882, there were reported 13 Grand and 642 Subordinate Councils, with a membership of 34,305 in 34 States and British Provinces. A Grand Council had been formed in New Jersey.

At the Sixth Annual Session, in Richmond, Va., April 24 to May 1, 1883, the membership reported was 41,369, in 13 Grand and 735 Subordinate Councils; deaths during the year, 263; assessments, 10.

At the Seventh Annual Session, in Chicago, Ill., April 22 to 28, 1884, the membership reported was 48,912, in 14 Grand and 824 Subordinate Councils; deaths during the year, 317; assessments, 11. A Grand Council had been instituted in Missouri.

At the Eighth Annual Session, in Buffalo, N. Y., June 2 to 9 inclusive, 1885, the membership reported was 55,029, in 886 Subordinate Councils and 15 Grand Councils; deaths during the year, 375; assessments, 11. A Grand Council had been organized in Ontario.

At the Ninth Annual Session, in Philadelphia, Pa., June 1 to 8, 1886, the membership reported was 61,023, in 939 Subordinate Councils; deaths during the ten months, 341; assessments during 10 months, ending December 31st, 1885, 10.

At the Tenth Annual Session, in Boston, Mass., June 7 to 15 inclusive, 1887, the membership reported for the year ending December 31, 1886, was 70,823, in 1,013 Subordinate Councils and 16 Grand Councils; deaths during the year, 522; assessments during the year, 13.

At the Eleventh Annual Session, in Toronto, Ont., June 5 to 11, inclusive, 1888, the membership reported for the year ending December 31, 1887, was 79,392, in 1,070 Subordinate Councils and 16 Grand Councils; deaths during the year 609; assessments called during the year, 14.

At the Twelfth Annual Session, in Atlantic City, N.J., June 4 to 11 inclusive, 1889, the membership reported for the year ending December 31, 1888, was 86,981, in 1,124 Subordinate Councils and 16 Grand Councils. There had been 669 deaths and 14 assessments during the year.

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At the Thirteenth Annual Session, in Milwaukee, Wis., June 4 to 11 inclusive, 1890, the membership reported was about 98,000; 1 220 Subordinate and 16 Grand Councils. During the year 13 assessments were called, \$2,146,250 had been paid on 728 deaths, making the total payments \$12,557,450.

At the Fourteenth Annual Session, in Atlantic City, N.J., June 3 to 10 inclusive, 1891, the membership reported was 111,460; 1,326 Subordinate Councils and 19 Grand Councils. During the year 15 assessments had been called, \$2,717,302.20 had been paid on 923 deaths, making the total payments \$15,274,752.20.

At the Fifteenth Annual Session, in Providence, R.I., June 1 to 8 inclusive, 1892, the membership reported to December 31, 1891, was 125,029; 1,408 Subordinate Councils and 19 Grand Councils. During the year 15 assessments had been called, \$3,096,250.00 had been paid on 1,047 deaths, making the total payments \$18,371,002.20.

STATISTICAL SUMMARY FROM 1877 TO 1892.

Year.	Membership.	Death-rate per 1,000.	Amounts paid to Widows and Orphans.
			\$ c.
1877.....	1,387	.60	9,000 00
1878.....	7,675	4.63	72,000 00
1879.....	17,300	4.64	183,000 00
1880.....	25,572	4.61	354,000 00
1881.....	33,148	6.47	528,000 00
1882.....	40,029	6.47	689,000 00
1883.....	47,740	6.49	945,000 00
1884.....	53,816	7.48	1,075,500 00
1885.....	60,957	7.49	1,068,500 00
1886.....	70,823	7.94	1,512,000 00
1887.....	79,171	8.43	1,940,500 00
1888.....	86,985	8.28	2,024,700 00
1889.....	97,994	7.83	2,146,250 00
1890.....	111,366	8.77	2,717,302 20
1891.....	125,029	8.85	3,096,250 00
1892.....	137,194	8.80	3,401,750 00
Totals.....			\$21,772,752 20

OBJECTS OF THE ORDER.

1. To unite fraternally all white men of sound bodily health and good moral character, who are socially acceptable and between twenty-one and fifty-five years of age.

2. To give all moral and material aid in its power to its members and those dependent upon them.

3. To educate its members socially, morally, and intellectually ; also to assist the widows and orphans of deceased members.

4. To establish a fund for the relief of sick and distressed members.

5. To establish a Widows' and Orphans' Benefit Fund, from which, on the satisfactory evidence of the death of a member of the Order who has complied with all its lawful requirements, a sum not exceeding three thousand dollars shall be paid to his wife, children, relatives, or persons dependent upon him, as limited in the laws relating to Benefit Certificates.

There are two classes of members, the one being called a full-rate member, whose beneficiaries receive \$3,000 ; the other is called a half-rate member, whose beneficiaries receive \$1,500 on death.

FORM OF GOVERNMENT.

The government of this Order is vested in Supreme, Grand, and Subordinate Councils. The Supreme Council has power to make laws for the government of the whole Order. The collection and disbursement of the W. and O. B. Fund is controlled exclusively by the Supreme Council.

Grand Councils have charge of the Order within their respective States, subject to the laws and regulations of the Supreme Council.

Subordinate Councils have charge of the Order in their immediate vicinity, and are the agents of the Supreme Council for the collection of the W. and O. B. Fund.

Grand Councils are composed of representatives elected by the Subordinate Councils of a State. Grand Councils elect representatives to the Supreme Council.

RESTRICTIONS OF THE ORDER.

The operations of the Order are restricted to territory free from epidemics. The following States and Counties have been excluded from its benefits on this account : The States of Texas, Louisiana, Mississippi, Alabama, Florida, South Carolina, and that portion of Tennessee and Kentucky lying west of the Tennessee River ; also that portion of South-eastern Georgia bordering on the Atlantic, included in the Counties of Chatham, Bryan, Liberty, McIntosh, Glynn, and Camden.

MEDICAL EXAMINATIONS.

A rigid medical examination is required. The favorable recommendation of the Subordinate Examiner must be approved by the State Medical Examiner, if under a Grand Council, and by the Medical Examiner-in-Chief, if under the jurisdiction of the Supreme Council. The Subordinate Medical Examiners are commissioned by the Supreme Regent, and may be removed at his pleasure. Full rate members, pay according to the following

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SCHEDULE OF RATE OF ASSESSMENT.

Between the ages of 21 and 22			\$1.00	Between the ages of 38 and 39			\$1.86
"	22	" 23	1.04	"	39	" 40	1.93
"	23	" 24	1.08	"	40	" 41	2.06
"	24	" 25	1.12	"	41	" 42	2.16
"	25	" 26	1.16	"	42	" 43	2.26
"	26	" 27	1.20	"	43	" 44	2.36
"	27	" 28	1.24	"	44	" 45	2.46
"	28	" 29	1.28	"	45	" 46	2.58
"	29	" 30	1.32	"	46	" 47	2.70
"	30	" 31	1.38	"	47	" 48	2.82
"	31	" 32	1.44	"	48	" 49	2.96
"	32	" 33	1.50	"	49	" 50	3.10
"	33	" 34	1.56	"	50	" 51	3.26
"	34	" 35	1.62	"	51	" 52	3.42
"	35	" 36	1.68	"	52	" 53	3.60
"	36	" 37	1.74	"	53	" 54	3.80
"	37	" 38	1.80	"	54	" 55	4.00

The member's assessment paid at entrance remains unchanged during his connection with the Order, if his rate remains the same.

No Sick Benefits are given, but there is an excellent provision for the protection of Brethren who are taken ill, and is covered by the following provision in the Subordinate Constitution: "Any member in good standing, and not in arrears for dues or fines, having six months previously obtained the degree, who may become disabled by sickness or other disability from following his usual business or some other occupation, shall, after giving written notice to his Council, receive from the funds of his Council, while said sickness or disability continues, a sum sufficient to pay his dues and assessments, and such additional benefits as the Council may by By-law prescribe."

It will be observed that by this plan the burden of carrying a disabled Brother falls upon the Council to which the Brother belongs. In our opinion, the I.O.F. system, which throws such burdens upon the whole membership is more equitable, and more easily borne. We regard the Royal Arcanum, however, as one of the best of the death assessing societies. The management by the Executive is both careful and conservative.

COST OF ADMISSION.

A Council cannot be instituted with less than fifteen nor more than one hundred charter members.

The cost to a charter member cannot be less than two and a half dollars for the degree and two dollars for a Benefit Certificate; the Medical Examiner's fees, \$2.50; dues for the current quarter, which cannot be less than seventy-five cents,—total, seven dollars and seventy-five cents,—and one advance assessment to the W. and O. B. Fund. The Degree Fee after a Council is instituted is not less than \$4.00.

W. O. Robson, 407 Shawmut Ave., Boston, Mass., is the Supreme Secretary. He is an exceptionally strong man, courteous and obliging in his intercourse with the Order, and accurate in all his transactions, in a word, he is a model Supreme Secretary.

THE KNIGHTS AND LADIES OF HONOR.

The Supreme Lodge Knights and Ladies of Honor was organized September 6th, 1877, chartered in 1877 by the State of Kentucky, and in 1885 by the State of Missouri. In 1878, June 30th, the total membership was 1,925, and on June 30th, 1892, 72,717, and is distributed in nearly every State in the Union, with fifteen Grand Lodges, and 1,200 Subordinate Lodges, and has paid out in death benefits \$7,272,410.

Its membership is about equally divided between the two sexes.

FEMALE RISKS.

The Knights and Ladies of Honor is believed to be the first Society of its kind to admit female members. Its growth at first was retarded by the popular prejudice that female risks were greater than male. Such a prejudice was founded upon ignorance of the comparative mortality of the two sexes. Its experience has verified the testimony of experts upon this subject. *Its female risks have constantly proved better than its male.*

On this subject, L. D. Wetherill, M.D., Supreme Medical Examiner of this Order, says in his report for the last term :

"Viewing the subject (Female Risks), from any standpoint, carefully analyzing the 3,000 deaths, extending over a period of eleven years, the conclusion is obvious that females, as a class, are more desirable risks for life insurance than males. Six years' experience in reviewing applications and tabulating deaths, forces me to the same observation noted in my first report four years ago, viz. : Evidently the dangers, exposures, and various vicissitudes to which males are subjected, together with the evils of intemperance, more than counterbalance the risks of maternity and the climacteric epoch."

An analysis of the deaths gives the following results :

Deaths—males, 1,601 ; ratio, 53.37. Deaths—females, 1,399 ; ratio, 46.63.

ITS FORM OF GOVERNMENT.

The government of this Order is vested in Supreme, Grand and Subordinate Lodges. The Supreme Lodge is the head of the Order, with full power to make laws for the government of itself and the Grand and Subordinate Lodges. The collection and disbursements of the Relief Fund is controlled exclusively by the Supreme Lodge.

RELIEF FUND.

This comprises four Divisions, viz. : Division 1, of \$500 ; Division 2, of \$1,000 ; Division 3, of \$2,000, and Division 4, of \$3,000. All persons, ex-

cept those over the age of fifty years, or those physically disqualified, designate in their application for membership the Division of which they desire to become a member.

No person can hold more than one Relief Fund Certificate in this Order, or become a member of more than one Division at the same time. All moneys received from assessments are pooled to pay death losses, regardless of the Division to which the deceased may have belonged.

Assessments are levied on the first of the month.

No person under 18 years of age can become a member of the Order, and no person over 50 years of age can become a member of the Relief Fund. A fee of one dollar is charged for each original Relief Fund Certificate.

AGES AND RATES OF ASSESSMENTS.

AGE.	\$500	\$1 000	\$2,000	\$3,000
18 to 25 years .....	.20	.30	.60	.90
25 to 30 " .....	.20	.35	.70	1.05
30 to 35 " .....	.25	.40	.80	1.20
35 to 40 " .....	.25	.45	.90	1.35
40 to 45 " .....	.30	.50	1.00	1.50
45 to 46 " .....	.30	.55	1.10	1.65
46 to 47 " .....	.35	.60	1.20	1.80
47 to 48 " .....	.35	.65	1.30	1.95
48 to 49 " .....	.40	.70	1.40	2.20
49 to 50 " .....	.40	.75	1.50	2.25

SOCIAL MEMBERSHIP.

Any acceptable white person, between the ages of eighteen and sixty-five years, may be admitted to the Order as a Social Member without medical examination. They are required to pay the same dues as any other member, but they are exempt from contributing to the Relief Fund. They may also receive sick benefits at the discretion of subordinate lodges.

MEDICAL EXAMINATIONS.

Each applicant for Relief Fund membership is examined by a physician appointed by the Supreme Medical Examiner, according to forms and rules prescribed by the Supreme Lodge. Such examination is sent on to the Supreme Medical Examiner for review and final acceptance, the same being accompanied with a thirty-five cent fee.

EXPENSE OF ORGANIZATION.

The cost of a charter for a subordinate lodge, including cost of organization paraphernalia, and supplies furnished by the Supreme or Grand Lodge, is \$100, to be paid by the charter applicants, who are permitted to fix the amount they shall each pay for initiation, provided that amount aggregates no less than \$100 for charter and supplies.

Quarterly dues of not less than fifty cents are required to defray the expenses of a lodge, from which a per capita of thirty-seven and one-half cents semi-annually upon all members in good standing under the jurisdiction of the Supreme Lodge, is called to meet the general expenses of the Order.

STATISTICAL SUMMARY FROM 1878 TO 1892.

Year.	No. of Members, 30th June.		Death Rate.		Total Number of Members.	Total Death Rate.	Total Paid to Widows and Orphans.
	Males.	Females.	Males.	Females.			
1878	907	1,018	19.84	16.70	1,925	18.18	\$ 12,378*
1879	3,314	3,439	8.45	8.43	6,753	8.44	55,000
1880	6,146	6,182	6.83	6.79	12,328	6.81	84,000
1881	7,592	8,688	11.85	9.78	16,253	10.76	148,000*
1882	10,448	11,598	8.71	6.38	22,946	7.49	193,748
1883	12,702	14,368	9.92	7.80	27,041	8.80	294,921
1884	15,664	17,150	10.34	9.15	32,814	9.72	392,000
1885	17,900	19,009	12.01	9.42	36,909	10.64	538,000
1886	19,206	20,690	13.38	10.68	39,896	11.98	596,000
1887	21,164	22,788	12.05	9.65	43,897	10.58	591,000
1888	22,601	24,334	12.74	9.99	46,935	11.31	729,500
1889	24,745	26,326	13.01	9.83	59,901	11.37	735,000
1890	27,465	29,201	13.14	12.39	55,273	12.78	830,666
1891	29,853	31,156	14.14	11.88	70,284	12.98	995,000
1892	31,215	32,500	12.91	12.40	72,217	12.65	1,024,196

* Yellow fever years.

COST OF JOINING THE ORDER.

Average Initiation Fee.....	\$3 00
Relief Fund Certificate Fee.....	1 00
Medical Examination Fee.....	1 00
Supreme Medical Examiner's Fee.....	35
One Quarter's Advance Dues.....	1 00
One Advance Assessment (graded according to age and amount; see table).	

Subordinate Lodges can be instituted anywhere in the United States, except Florida and Louisiana, and certain portions of Arkansas. The minimum number required to start a lodge is eighteen. Grand Lodges can be instituted in any State or Territory when there are at least ten subordinate lodges, having in the aggregate 500 members.

Cost of a Grand Lodge Charter is \$50.

The Knights and Ladies of Honor is a "white" Order, as most of the Orders are, which were founded in the "land of the free and the home of the brave."

COST OF INSURANCE PER ANNUM FOR \$1,000 FOR EACH YEAR FOR AGES INDICATED
SINCE ORGANIZATION.

Year.	Age 18-25 years.	Age 25-30 years.	Age 30-35 years.	Age 35-40 years.	Age 40-45 years.	Age 45 years.	Age 46 years.	Age 47 years.	Age 48 years.	Age 49 years.
1878	\$ 5 10	\$ 5 95	\$ 6 80	\$ 7 65	\$ 8 50	\$ 9 35	\$10 20	\$11 05	\$11 90	\$12 75
1879	6 90	8 05	9 20	10 35	11 50	12 65	13 80	14 95	16 10	17 25
1880	5 70	6 65	7 60	8 55	9 50	10 45	11 40	12 35	13 30	14 25
1881	6 00	7 00	8 00	9 00	10 00	11 00	12 00	13 00	14 00	15 00
1882	6 60	7 70	8 80	9 90	11 00	12 10	13 20	14 30	15 40	16 50
1883	6 00	7 00	8 00	9 00	10 00	11 00	12 00	13 00	14 00	15 00
1884	6 00	7 00	8 00	9 00	10 00	11 00	12 00	13 00	14 00	15 00
1885	6 90	8 05	9 20	10 35	11 50	12 65	13 80	14 95	16 10	17 25
1886	7 20	8 40	9 60	10 80	12 00	13 20	14 40	15 60	16 80	18 00
1887	6 90	8 05	9 20	10 35	11 50	12 65	13 80	14 95	16 10	17 25
1888	7 20	8 40	9 60	10 80	12 00	13 20	14 40	15 60	16 80	18 00
1889	7 20	8 40	9 60	10 80	12 00	13 20	14 40	15 60	16 80	18 00
1890	7 50	8 75	10 00	11 25	12 50	13 75	15 00	16 25	17 50	18 75
1891	8 70	10 15	11 60	13 05	14 50	15 95	17 50	18 85	20 30	21 75
1892	8 70	10 15	11 60	13 05	14 50	15 95	17 50	18 85	20 30	21 75

THE KNIGHTS OF THE MACCABEES.

The Knights of the Maccabees was founded in London, Ontario, by W. D. McGloughlin, in August, 1878, upon the "ten cent" plan originally adopted by the I. O. F.; that is to say, that the benefit to be paid to the beneficiaries of the member at his death, when the membership reached 10,000 was \$1,000. The assessments were at the rate of 10c. per death for all ages alike. It was provided that until an assessment brought \$1,000, or, in other words, that until the membership reached 10,000 the beneficiaries were to receive only the amount of one assessment, whatever that sum might be. The subordinate bodies were called "Tents," and as the Charter fee was fixed at only \$10.00, and Charters could be granted to any 10 applicants, the Order sprang up like a mushroom, and within one year there were over 10,000 names upon its roster. At first there was practically no limit to age, and no medical examination was required of candidates. The Founder had some other peculiar ideas, relating to Fraternal Societies, which he sought to put in practical operation through the Maccabees. One of these was to do away with the expenses connected with annual meetings, and Tent No. 1 was constituted the Supreme Governing Body or Tent. A year or two after that, Tent No. 1 intimated that it did not desire longer to continue in office and asked the Subordinate Tents to vote for its successor, and when the votes were counted Buffalo Tent was given the honor of ruling the Order. As soon, however, as the officers of Buffalo Tent had the affairs of the Order fairly in their hands, they announced their intention of remodelling the whole institution. A review was accordingly called in Buffalo, which resulted in a division of

S INDICATED

Age 48 years.	Age 49 years.
11 00	\$12 75
16 10	17 25
13 30	14 25
14 00	15 00
15 40	16 50
14 00	15 00
14 00	15 00
16 10	17 25
16 80	18 00
16 10	17 25
16 80	18 00
16 80	18 00
17 50	18 75
20 30	21 75
20 30	21 75

the Order. Tent No. 1 again resumed control of one section, and the other section went under Sir Knight Thomas Elliott, of Brantford, as Supreme Commander, and the present distinguished Maccabee leader, Sir Knight N. S. Boynton, as Supreme Lieut. Commander. Shortly after, Sir Knight Elliott resigned, and Sir Knight Boynton, by virtue of his office, became Supreme Commander. This division continued until 1880, when a grand review of the McGloughlon faction was held in Detroit, Michigan, and the majority of the representatives agreed to terms of re-union, which were finally consummated at a grand review of the two sections held in Port Huron on the 11th January, 1881, and at which Dr. Wilder, of Chicago, was elected Supreme Commander, while Major N. S. Boynton, who declined a re-election, occupied a seat at the Executive Board, as Past Supreme Commander. Under his leadership, a little later, the Order was thoroughly reorganized, and from time to time was made more and more like the I.O.F., until at the present day there is not much difference between the two, except in the matter of assessments. As already stated, at the beginning there was no grading of ages; the benefit paid was only \$1,000. On reorganization, a graded rate of assessments was adopted, and another \$1,000 of benefit was added, which is given up to the 51st year of age. Later on, a \$3,000 was added, which was given up to 55 years of age. Last year, 1893, it was changed again, limiting \$3,000 to those under 51 years of age, \$2,000 under 53, and \$1,000 under 51 years, as shown under "Rate of Assessments."

The objects of the Order are, to unite fraternally all white persons of sound bodily health and good moral character, who are socially acceptable, between 18 and 70 years of age, and to provide for death, sick, funeral, accident, disability and old age, benefits to those between the ages of 18 and 55 years, and to educate the members socially, morally and intellectually.

The business of the Order is conducted through a "Supreme Tent," "Great Camps," and "Subordinate Tents."

It is not a close corporation by any means, as the members, through their representatives, make all the laws and elect all their officers.

The "Supreme Tent," is the law-making body, and all other branches of the Order are subordinate to it. The officers of the Supreme Tent are elected every two years by representatives chosen by Great Camps and Subordinate Tents.

A Great Camp may be organized in any State or Province where there are Fifty Subordinate Tents and Two Thousand Members, and when organized has general control of the Order in its jurisdiction.

Subordinate Tents may be instituted with not less than 20 Members. Persons can only participate in the benefits of the Order through membership in some Subordinate Tent.

When a member becomes permanently and totally disabled through sickness, injury, or when he reaches the age of 70 years, he is entitled to ONE-TENTH ANNUALLY of the amount of his benefit certificate until the amount of

the certificate is paid. All dues and assessments cease from the date of approval of claim. Should he die before all is paid, the remaining part goes to his beneficiary.

RATE OF ASSESSMENTS.

NORTHERN DISTRICT.

BETWEEN THE AGES OF	For \$1,000.	For \$2,000.	For \$3,000.
18 and 25	\$ 40	\$ 80	\$ 1 20
25 and 30	45	90	1 35
30 and 35	50	1 00	1 50
35 and 40	60	1 20	1 80
40 and 45	75	1 50	2 25
45 and 48	90	1 80	2 70
48 and 51	1 00	2 00	3 00
51 and 52	1 25	2 50	....
52 and 53	1 50	3 00	....
53 and 54	2 00	....	....
54 and 75	2 50	....	....

A person employed as Engineer or Fireman on any railroad train; Conductor or Brakeman on railroad freight train; or as switchman or yardman in the employ of railroads; postal clerks, and baggage and expressmen on railroad trains; or engaged in mining under ground, except coal miners (who are prohibited risks), will have to pay 25 CENTS in addition to the foregoing assessment rates, for each \$1,000 while he remains in such employ.

No person can be admitted to beneficial membership while engaged in any of the following occupations: Blasting, coal mining, submarine operations, manufacturing highly inflammable or explosive materials, aeronauts, and linemen in the employ of electric companies, either in the construction or repair of lines over which the current passes; *no person can be admitted to either social or beneficial membership, who is engaged either as principal, agent, or servant in the manufacture or sale of spirituous or malt liquors as a beverage, or who is addicted to the intemperate use of intoxicating liquors.*

WHAT IT COSTS TO JOIN.

Membership Fee	\$5 00
Supreme Medical Examiner's Fee	25
Certificate Fee (Beneficial or Social)	1 00
Total	\$6 25

STATISTICAL SUMMARY FROM 1881 TO 1903.

Year.	No. of Mem- bers.	Death Rate.	Amount Paid Beneficiaries.
1881	750		
1882	1,038		
1883	2,440	2.58	\$ 4,000
1884	4,490	2 10	7,000
1885	6,402	4.28	29,326 18
1886	10,393	5.44	59,139
1887	13,883	4.10	80,000
1888	19,612	5.30	145,000
1889	26,870	5.60	207,800
1890	36,166	6.10	307,116
1891	54,288	5.60	441,702
1892	88,217	5.65	608,260
1893	111,553	6.12	887,298 00

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The Great Camp, or Grand Lodge of Michigan, has the right to give Mortuary Benefits as well as the Supreme Tent, but is, we believe, the only Great Camp which possesses this privilege.

In 1890, a woman's auxiliary branch of the Order was established, known as the Ladies of the Maccabees, with power to provide for life, sick, accident and disability benefits. The subordinate bodies of this branch are known as Hives, and the membership is composed exclusively of women, who themselves manage their social, ritualistic and financial affairs with a general supervision by the Supreme Tent of the Knights. The women's auxiliary branch has now reached a membership of over 30,000, making a combined membership of over 141,000. The ladies' branch paid out to beneficiaries up to December 31, 1893, \$75,000.

The Hon. N. S. Boynton, who was elected President of the National Fraternal Congress at the last session of that Body, is both Supreme Record Keeper, and Great Record Keeper, of the Great Camp for Michigan, and is justly entitled to the title of Father of the modern Maccabees ; for when he took the helm in 1881 and 1882, the Order was on its last legs, and it was not till after several years of hard work that the tide was turned, and under his leadership the Order has grown to its present magnificent proportions. No man deserves better at the hands of his brethren than the genial Major does at the hands of the Maccabees.

AMERICAN LEGION OF HONOR.

The American Legion of Honor was organized December 18, 1878, under the corporate laws of Massachusetts, by Dr. Darius Wilson, of Boston. It is a fraternal organization composed of white persons of both sexes, of sound bodily health, good moral character, socially acceptable, and, at admission, between 18 and 64 years of age.

The objects of the Order are of the usual fraternal, social, and beneficial character.

The head of the Order is the Supreme Council, composed of its Officers, Representatives from Grand Councils, and all Past Supreme Commanders. It holds regular biennial meetings.

Under the Grand Councils are the Subordinate Councils. The Supreme Council controls exclusively the Widows' and Orphans' Fund. The benefits originally were \$500, \$1,000, \$2,000, \$3,000, \$4,000, and \$5,000, and the membership were taxed for this fund according to the following

TABLE OF ASSESSMENTS.

Between Ages of	1st Degree \$500.	2nd Degree \$1,000.	3rd Degree \$2,000.	4th Degree \$3,000.	5th Degree \$4,000.	6th Degree \$5,000.
18 and 29.....	\$0 20	\$0 40	\$0 80	\$1 20	\$1 60	\$2 00
29 " 30.....	21	42	84	1 26	1 68	2 10
30 " 31.....	22	44	88	1 32	1 76	2 20
31 " 32.....	23	46	92	1 38	1 84	2 30
32 " 33.....	24	48	96	1 44	1 92	2 40
33 " 34.....	25	50	1 00	1 50	2 00	2 50
34 " 35.....	26	52	1 04	1 56	2 08	2 60
35 " 36.....	27	54	1 08	1 62	2 16	2 70
36 " 37.....	28	56	1 12	1 68	2 24	2 80
37 " 38.....	29	58	1 16	1 74	2 32	2 90
38 " 39.....	30	60	1 20	1 80	2 40	3 00
39 " 40.....	31	62	1 24	1 86	2 48	3 10
40 " 41.....	32	64	1 28	1 92	2 56	3 20
41 " 42.....	33	66	1 32	1 98	2 64	3 30
42 " 43.....	34	68	1 36	2 04	2 72	3 40
43 " 44.....	35	70	1 40	2 10	2 80	3 50
44 " 45.....	36	72	1 44	2 16	2 88	3 60
45 " 46.....	37	74	1 48	2 22	2 96	3 70
46 " 47.....	38	76	1 52	2 28	3 04	3 80
47 " 48.....	39	78	1 56	2 34	3 12	3 90
48 " 49.....	40	80	1 60	2 40	3 20	4 00
49 " 50.....	42	84	1 68	2 52	3 36	4 20

Originally the maximum age for admission was fixed at 64 years of age, which has, doubtless, contributed largely to the high rate of assessments experienced by the Order in later years. The maximum age was reduced to 50 years at the Session of Supreme Council held in 1885.

SPECIAL RATE TO NEW MEMBERS.

Upon admission every applicant pays to the Collector one assessment as specified in the schedule following :

Between the Ages of	\$1,000	\$2,000	\$3,000
18 and 30	\$0.25	\$0.50	\$0.75
30 " 35	.40	.80	1.20
35 " 40	.50	1.00	1.50
40 " 45	.60	1.20	1.80
45 " 50	.70	1.40	2.10

Such payment is the only assessment payment that the new member makes in the month of admission. In each succeeding month after the month of admission the new member pays the number of assessments called. This

rate of one assessment remains unchanged for a period of three years. After said three years each member shall pay the number of assessments called at the original age of admission, in accordance with the following

TABLE OF RATES.

Death Benefits.	\$1,000	\$2,000	\$3,000
18 and 29	\$0.40	\$0.80	\$1.20
29 " 30	.42	.84	1.26
30 " 31	.44	.88	1.32
31 " 32	.46	.92	1.38
32 " 33	.48	.96	1.44
33 " 34	.50	1.00	1.50
34 " 35	.52	1.04	1.56
35 " 36	.54	1.08	1.62
36 " 37	.56	1.12	1.68
37 " 38	.58	1.16	1.74
38 " 39	.60	1.20	1.80
39 " 40	.62	1.24	1.86
40 " 41	.64	1.28	1.92
41 " 42	.66	1.32	1.98
42 " 43	.68	1.36	2.04
43 " 44	.70	1.40	2.10
44 " 45	.72	1.44	2.16
45 " 46	.74	1.48	2.22
46 " 47	.76	1.52	2.28
47 " 48	.78	1.56	2.34
48 " 49	.80	1.60	2.40
49 " 50	.84	1.68	2.52

The certificates issued by the American Legion of Honor insure the payment of a disability benefit according to the following table :

\$ 500 Benefit Carries \$ 2.00 Weekly Relief Benefit.

1,000	"	"	4.00	"	"	"
2,000	"	"	8.00	"	"	"
3,000	"	"	12.00	"	"	"
4,000	"	"	16.00	"	"	"
5,000	"	"	20.00	"	"	"

Not exceeding five weeks to be drawn in one year, and fifty weeks or twenty per cent. of the full amount insured in the life of the member.

The benefit so drawn is deducted from the face of the certificate at the member's death, without interest.

In later years the laws have been altered, by which ninety-five per cent. of every assessment, except a yearly one, is set apart for the Beneficiary Fund, which can be used only for the payment of death claims and sick or disability benefits. Five per cent. of each assessment goes to an Emergency or Reserve Fund.

The object of this fund is to insure the ultimate payment, in full, of every certificate issued by the American Legion of Honor. If at any time an assessment shall produce less than the full face value of a certificate, the difference will be taken from this Emergency Fund. This fund is limited to \$500,000. The surplus over this sum is annually distributed to the members of five years' standing in proportion to their contributions. \$506,840 50 has been returned to members in this way in three years. Each member is also taxed one special assessment annually, which goes into the General Fund.

COST OF MEMBERSHIP.

At joining, a new member is required to pay the initiation fee exacted by the Subordinate Council, together with a certificate fee of \$1.00, and medical examination fee of \$2.00, and one advance assessment, according to scale. At the last session of the Supreme Council, the \$500, \$4,000 and \$5,000 classes were stricken out, so that the maximum benefit now written by the Order is only \$3,000. This does not interfere with certificates previously issued.

STATISTICAL SUMMARY FROM 1878 TO 1893.

Year.	Membership.	Death Rate per 1,000.	Amounts paid to Widows and Orphans.
1878	34		
1879	1,445	7	\$ 1,505
1880	15,663	13	61,370
1881	33,605	57	437,500
1882	47,297	7	980,000
1883	53,032	81	1,498,800
1884	57,005	93	1,577,500
1885	58,192	112	1,935,500
1886	60,145	99	1,883,000
1887	62,111	120	2,264,500
1888	62,276	135	2,500,492
1889	62,457	125	2,246,936
1890	62,574	131	2,472,324
1891	61,355	156	2,948,544
1892	60,554	164	3,111,148
1893	62,303	160	3,072,840

Adam Warnock, of 200 Huntington Ave., Boston, Mass., is the painstaking and efficient Supreme Secretary. He is a gentleman of the old school, and brings to the Executive of the American Legion of Honor a sound judgment and practical experience which serve to give it strength and stability.

HOME CIRCLE.

The Supreme Council of the Home Circle was organized in Boston, Mass., on the 2nd October, 1879, by Messrs. Thomas Waterman, Edward Page, N. Hayward Fuller, John A. Cummings, and Julius M. Swain, who were prominent officers and members of the Royal Arcanum, and who had in view the desirability of enabling members of that Order to secure additional insurance and to create a Society into which the members of the Royal Arcanum could take their wives, daughters, and lady friends.

The body is composed of Supreme, Grand, and Subordinate Councils. Grand Councils may be instituted in such states or territories as are not proscribed by the Constitution and Laws of the Order, where there are at least 10 Subordinate Councils having 1,000 members.

Subordinate Councils must consist of at least 10 members, and must be "whites" between the ages of 18 and 55 years, both inclusive. This has, however, been recently changed, and now the limit is from 18 to 50 years. The cost for a Charter for a Grand Council is \$50.00. That for a Subordinate Council, \$100.00.

BENEFITS.

Acceptable applicants who can pass the required Medical Examination are admitted to one of four degrees of benefit, as follows:—

First Degree	\$ 500
Second Degree	1,000
Third Degree	2,000
Fourth Degree	3,500

Those between 21 and 45 years of age are eligible to either degree, those between 18 and 21 years of age, and between 45 and 50 years, to the first three degrees only.

Assessments are called only when required, and are then levied upon the entire membership. One assessment in advance according to age and degree (amount of insurance carried), is paid at admission, and thereafter is due on demand with 30 days' grace.

WHAT IT COSTS TO JOIN.

Medical Examiner's Fees	\$2.50
Initiation Fee varies, with Councils, usually	3.00
Benefit Certificate	1.00
Quarterly Dues, varies with Councils, usually	1.00
	<hr/>
	\$7.50

To the above add one advance assessment, according to age and degree selected.

When organizing a Council these rates may be modified, and if a large charter list is secured, the initiation fee may be reduced at the discretion of the Supreme Leader.

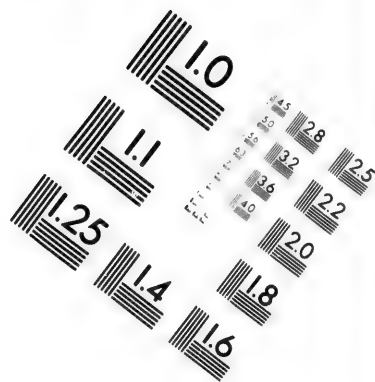
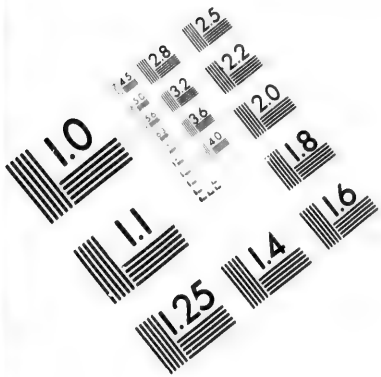
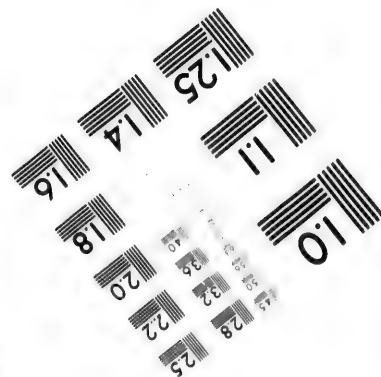
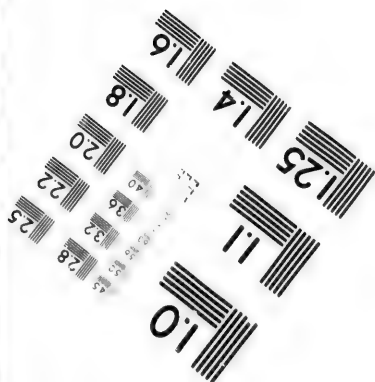
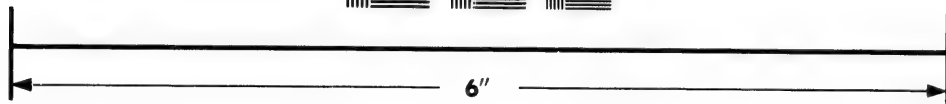
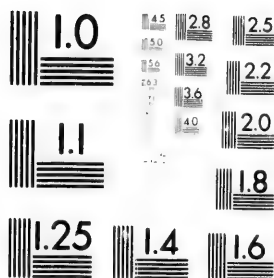


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Assessments as per table following do not increase with age, and are *due* when called, and failure to pay within 30 days works a suspension, without action of the Council.

Between Ages of	DEATH BENEFITS.			
	First Degree \$500.	Second Degree \$1,000.	Third Degree \$2,000.	Fourth Deg. \$3,500.
18 and 19.....	\$.12	\$.24	\$.48	
19 " 20.....	.13	.26	.52	
20 " 21.....	.14	.28	.56	
21 " 22.....	.15	.30	.60	\$1.05
22 " 23.....	.16	.32	.64	1.12
23 " 24.....	.17	.34	.68	1.19
24 " 25.....	.18	.36	.72	1.26
25 " 26.....	.19	.38	.76	1.33
26 " 27.....	.20	.40	.80	1.40
27 " 28.....	.21	.42	.84	1.47
28 " 29.....	.22	.44	.88	1.54
29 " 30.....	.23	.46	.92	1.61
30 " 31.....	.24	.48	.96	1.68
31 " 32.....	.25	.50	1.00	1.75
32 " 33.....	.26	.52	1.04	1.82
33 " 34.....	.27	.54	1.08	1.89
34 " 35.....	.28	.56	1.12	1.96
35 " 36.....	.29	.58	1.16	2.03
36 " 37.....	.30	.60	1.20	2.10
37 " 38.....	.31	.62	1.24	2.17
38 " 39.....	.32	.64	1.28	2.24
39 " 40.....	.33	.66	1.32	2.31
40 " 41.....	.34	.68	1.36	2.38
41 " 42.....	.36	.72	1.44	2.52
42 " 43.....	.38	.76	1.52	2.66
43 " 44.....	.40	.80	1.60	2.80
44 " 45.....	.42	.84	1.68	2.94
45 " 46.....	.44	.88	1.76	
46 " 47.....	.46	.92	1.84	
47 " 48.....	.48	.96	1.92	
48 " 49.....	.50	1.00	2.00	
49 " 50.....	.52	1.04	2.08	

SOCIAL MEMBERS. Persons over 18 years of age may be admitted as social members, but are not eligible as representatives to the Supreme Council, do not receive benefits in case of sickness or disability, and cannot share in the Benefit Fund.

SICK MEMBERS' assessments and dues are paid for them, and thus their insurance is guaranteed to their families for an indefinite period during illness.

COUNCIL DUES, which must be not less than 75 cents per quarter, form a fund for current expenses and sick benefits, which is controlled by the members of each Council.

STATISTICAL SUMMARY FROM 1881 TO 1892.

Year.	No. of Members.	Mortality Rate per 1000.	Benefits Paid.
1881	968	3.10	\$ 1,204
1882	1492	4.70	6,930
1883	2176	5.80	17,860
1884	2706	6.50	36,418
1885	2883	7.00	46,910
1886	3713	8.00	62,744
1887	4673	6.20	77,500
1888	5395	8.50	116,500
1889	5721	8.00	119,000
1890	5956	9.00	139,000
1891	6238	7.00	134,000
1892	6531	9.50	132,000

MODERN WOODMEN OF AMERICA.

The "Modern Woodmen of America" was provisionally organized at Lyons, Iowa, January 5th, 1883, and secured from the State of Illinois its charter in May, 1884. In its jurisdiction it is limited to the States of Illinois north of the 38th parallel and exclusive of Cook county; Iowa; Kansas; Nebraska; Wisconsin, exclusive of Milwaukee; Michigan, excluding Detroit; Minnesota; North and South Dakota; with Missouri north of the 38th parallel, and excluding St. Louis county, added January 1st, 1893. It now issues benefit certificates upon the graded assessment plan, in amounts of \$500, \$1,000, \$2,000, to the age of 45 years, its maximum limit; while \$3,000 certificates are issued to the age of 41 years only. The membership or adoption fee is \$5.00, and in addition the medical examination fee, for both local and Head Examiner, which expense is borne by the applicant. The Medical Examination Fee ranges from \$1.00 to \$3.00, and 25c. for the Head Physician or Medical Referee. The Deputy Head Consul, or organizer, receives the adoption fee entire as compensation for his services, and is required to remit the Head Office therefrom \$10.00, which entitles the Camp to charter and supplies. The minimum number entitling Camp to charter is 10. The charter fee is \$100. The ordinary expenses of the Local and Head Camps are paid by semi-annual dues in addition to the assessments, the amount of which dues is regulated by the local Camps.

The following are prohibited occupations: Railway brakemen, railway engineers, railway firemen and switchmen, miners, employes in gunpowder factories, wholesalers and manufacturers of liquors, saloon-keepers, bartenders, balloonists, sailors on the lakes or seas, plow-grinders and brass-workers, professional baseball players, professional firemen and soldiers in the regular army.

ASSESSMENT RATES.

IN FORCE FROM AND AFTER JANUARY 1st, 1893.

AGE AT NEAREST BIRTHDAY.	\$500	\$1000	\$2000	\$3000
From 18 to 28 years	\$ 25	\$ 40	\$ 80	\$1 20
From 29 to 33 years	25	45	85	1 30
From 34 to 37 years	25	45	90	1 35
From 38 to 39 years	30	50	95	1 45
From 40 to 41 years	30	50	1 00	1 50
From 42 to 43 years	30	55	1 05	
From 44 to 45 years	35	55	1 10	

Originally the maximum age limit was 65 years. This was reduced to 60 years in 1884. In 1885 it was further reduced to 51 years.

STATISTICAL SUMMARY FROM 1884 TO 1893.

Year.	Membership.	Death Rate per 1,000.	Amount paid Widows and Orphans.
1884			\$ 4,000
1885	1,272	5.50	14,000
1886	7,319	4.89	42,000
1887	15,286	3.64	86,000
1888	23,776	4.35	172,000
1889	39,547	3.15	204,000
1890	42,300	5.20	404,000
1891	52,085	5.10	475,800
1892	60,924	5.38	605,000
1893	89,072	5.41	906,200

The Order has not had to exceed eleven assessments in any year.

The expense or general fund is provided for by a per capita tax of \$1.00, and at the close of business Dec. 31st, 1893, there was to the credit of the fund in the hand of the Head Banker \$62,922.17, with no deferred claims.

Director J. W. White is a man of energy and push. With such sterling men at the helm the Modern Woodmen are rapidly coming to the foremost of the great fraternal Orders.

CANADIAN HOME CIRCLE.

The Order was founded in the City of Hamilton in August of 1884 by Philip M. Pattison. It was incorporated under the laws of Ontario on the 28th day of October, 1885.

The Order had paid in December, 1893, over \$464,000 in benefits, and has a membership in good standing of 8,551.

Assessments are levied as the needs arise, and the only provision for a reserve fund is the placing of 10 per cent. of each assessment to a fund called "Life Expectancy Fund," where members reaching the age of 66 and upwards, who have been in continuous membership from twenty to forty-six years, are entitled to receive a part of their Beneficiary Certificate, the balance being payable at death.

The Supreme Secretary, A. J. Pattison, in a letter dated December, 1893, states: "We carry at the present time a bank balance in the Beneficiary Fund of \$28,000, and in the Life Expectancy Fund of over \$13,000."

The assessments are regulated by the following laws on the subject:

"SEC. 2.—1. Each person shall at the time of initiation pay to the Financial Secretary one advance assessment according to age and amount of benefit, at the following rates, *except charter members*, who shall do so when notified of their acceptance by the Supreme Medical Examiner.

	$\frac{1}{2}$ Rate	$\frac{2}{3}$ Rate	Full Rate
	\$1,000	\$2,000	\$3,000
Class A, from 18th to 25th birthday.....	\$0.50	\$1.00	\$1.50
" B, " 25th to 30th "	0.55	1.10	1.65
" C, " 30th to 35th "	0.60	1.20	1.80
" D, " 35th to 40th "	0.67	1.35	2.00
" E, " 40th to 45th "	0.85	1.70	2.55
" F, " 45th to 50th "	1.00	2.00	3.00

and shall pay the same amount on each subsequent assessment while a member of the Order.

"Provided, that ten per cent. of the amount received on each assessment shall be set aside for the purpose of paying Life Expectancy Claims.

"SEC. 6.—1. Whenever the condition of the Supreme Treasury shall make it necessary to levy assessments, the Supreme Secretary shall, on the first of the month, notify every Circle to forward immediately the assessments due from every member on the form prescribed by the Supreme Circle, which shall include a list of all deaths that have occurred subsequent to the last assessment."

Sick benefits are also given by the Supreme Circle at the rate of \$4 per week during the first 12 weeks, and \$3 per week for the second 12 weeks during any one illness. The assessments are fixed at \$1 per member, and are payable every two months, thus making the assessments 50 cents per month.

There is also a Total Disability Benefit amounting to \$60 each half year, payable in June and December of each year. These payments cannot, however, exceed half of the face of the policy, and all payments made on this account are considered as advance payments on the policy held by the disabled member.

The Canadian Home Circle admits both sexes upon terms of perfect equality.

INITIATION FEES AND DUES.

SEC. 1 —1. The fees for admission into the Order for Charter members shall be as follows:

Gentlemen.

Initiation Fee.....	\$3.00
Beneficiary Certificate.....	1.00

AAA

Ladies.

Initiation Fee.....\$1.00

Beneficiary Certificate..... 1.00

and one quarter's dues as provided in Sub-Sec 3.

2. After the Charter has been closed the fees shall be as follows :

Gentlemen.

Initiation Fee.....\$7.00

Beneficiary Certificate..... 1.00

Ladies.

Initiation Fee.....\$2.50

Beneficiary Certificate 1.00

and one quarter's dues as provided in sub-sec. 3, together with one advance assessment according to the age at initiation.

3. Quarterly dues payable in advance on the first meeting in January, April, July and October, as fixed by the Circle, but not less than fifty cents.

4. Members participating in the Sick Benefit Fund shall pay quarterly in advance fifteen cents additional dues.

STATISTICAL SUMMARY FROM 1885 TO 1893.

YEAR.	MEMBERSHIP.	DEATH RATE PER 1,000.	AMOUNT PAID TO THE WIDOWS AND ORPHANS.
1885	87	3.4	\$ 2,365 30
1886	2,075	2.4	8,519 46
1887	3,557	2.8	21,000 00
1888	4,385	6.6	59,060 00
1889	4,855	6.7	66,000 00
1890	5,537	5.4	53,000 00
1891	6,652	5.4	64,000 00
1892	7,408	6	82,000 00
1893	8,551	6.5	109,000 00
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CHAPTER XII.

CONTINUED PROSPERITY OF THE ORDER—ITS SURPLUS FUNDS
BEING CONTINUALLY AUGMENTED—A VERY LOW DEATH RATE.

We shall conclude this History by placing before the eye of the reader what the Order is, and what it has done.

THE I. O. F. SYSTEM.

It was founded in Newark, New Jersey, on the 17th June, 1874, and has spread all over the United States, Canada, Great Britain and Ireland.

The Supreme Court is the supreme legislative body of the Order, and is the final court of appeal in all cases. It is composed of its officers who are elected at each regular biennial session thereof, and the representatives elected by the High Courts in the various States and Provinces of the United States and Canada, as well as Great Britain and Ireland. Seven of the chief officers of the Supreme Court form the **Executive Council** who, in the *interim* of the Sessions of the Supreme Court, manage the affairs of the Order in accordance with the provisions of its constitutions and laws.

The High Courts have control of the Order in each Country, Province or State, and are composed of their officers who are elected annually, and the representatives of the Subordinate Courts within their respective territorial jurisdictions.

The Subordinate Courts are located in any healthy locality where a sufficient number of healthy men are found, willing to join hands for mutual protection of themselves and families, and apply for a charter for a Court. It is pre-eminently an Order of the people, by the people, for the people.

UNEXAMPLED PROGRESS AND PROSPERITY.

Look at the following figures showing the history of the Order during the last ten years:—

		NO. OF	BALANCE			NO. OF	BALANCE
		MEMBERS.	IN BANK.			MEMBERS.	IN BANK.
Oct.,	1882	880	\$ 1,145.07	Jan.,	1889	11,618	\$117,599.88
Jan.,	1883	1,134	2,769.58	July,	"	14,286	160,110.76
July,	"	1,737	7,582.84	Jan.,	1890	17,026	188,130.86
Jan.,	1884	2,216	13,070.85	July,	"	20,459	204,814.86
July,	"	2,360	19,815.28	Jan.,	1891	24,460	283,967.20
Jan.,	1885	2,558	20,992.30	July,	"	28,894	337,718.71
July,	"	3,046	28,036.93	Jan.,	1892	32,303	408,798.18
Jan.,	1886	3,648	31,082.52	July,	"	38,500	462,083.48
July,	"	4,628	44,220.75	Jan.,	1893	43,024	580,597.85
Jan.,	1887	5,804	60,325.02	July,	"	50,849	710,502.96
July,	"	6,921	71,384.40	Jan.,	1894	54,484	858,857.85
Jan.,	1888	7,811	86,102.42	July,	"	62,738	985,434.68
July,	"	9,858	96,104.53	Jan.,	1895	70,055	1,187,225.11

Membership 1st June, 1895, 78,972. Balance in Bank 1st June, \$1,346,426.58

The total number of applications considered by the Medical Board for the year ending 31st December, 1894, is **26,253**, of whom **24 027** were passed and **2,226** rejected. That the Order is becoming more and more popular as it becomes better known, is shown by the fact that for the month of May, 1895, the Medical Board received 4,035 applications, of whom 3,624 were passed and 411 rejected.

The Medical Examinations of the Order are unexcelled, as shown by the fact that for 1894, the 21st year of our existence, our **Death rate was only 5.39 in 1,000.**

The cause of this unexampled prosperity and growth of the I.O.F. is due to the fact that its foundations have been laid on a Solid Financial Basis and every department of the Order has been managed on business principles, thereby securing for all Foresters large and varied benefits at the lowest possible cost consistent with Safety and Permanence.

At date all Benefits have been paid within a few days of filing the claim papers, amounting in the aggregate to the princely sum of **Two Million Eight Hundred and Eighty-one Thousand Six Hundred and Twenty-nine Dollars.** Notwithstanding the payment of this large sum, as well as all the management expenses, including large sums for planting the Order in new territory, there remains in the treasury, on the 1st June, 1895, the handsome cash balance of **\$1,346,426.58.**

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APPENDIX.

FORESTERS' TEMPLE, TORONTO.

CORNER STONE LAID ON THE 30TH MAY, 1895, BY THE
GOVERNOR-GENERAL, THE EARL OF ABERDEEN.

AN IMMENSE CONCOURSE OF PEOPLE WITNESS THE IMPOSING CEREMONY.

*Temple will be Eight Stories High, Absolutely Fireproof, and the Equal
in Point of Completeness of any Public Building in Toronto.*

May the 30th, 1895, marked an epoch in the history of Independent Forestry, not only in Toronto, but wherever the Order is established.

For some time past it has been apparent that the extension of the Order, and the increase of the office staff, had outgrown the present office accommodation. Larger quarters would be required in the near future, and the question suggested itself to the Executive whether it would be better to pay a high rental for larger premises, or to erect a building that would not only furnish accommodation for the staff, but permit of renting business premises and offices. After careful consideration it was decided to build. An eligible site was secured at the corner of Bay and Richmond-streets. That the site was secured at a bargain was evident from the fact that the Executive were offered several thousand dollars in advance of the price they paid for it a few days after they came in possession.

The temple will be within a stone-throw of the new civic buildings, and will probably be complete and ready for occupation before the civic pile is finished. Already a large number of applications have been received for office room. On every hand it is conceded that the Temple will prove an excellent investment, as its location is acknowledged to be the best in the city for office purposes, and is only another link added to the chain of evidence that the Supreme Chief has the "great head" in Canada.

May 30th was an ideal summer day. The heat was somewhat excessive, but the great crowds of Foresters and their friends seemed quite indifferent to its effects. The colors of the Order were prominent on the streets from an early hour, and it may be said that for the day Independent Forestry was in possession.

Those in charge of the various arrangements worked with enthusiastic good-will. Every detail was complete from beginning to end, and everything went off without a hitch. Large numbers of Foresters from all points within easy reach of Toronto were present, taking a lively interest in the proceedings.

The strength and aggressiveness of the Order was manifest on every hand, and was more fully recognized by the community than ever before. The result will doubtless be a great impetus to the Order in Toronto, where already it has over thirty subordinate courts.

Of the city courts, Court Lord Aberdeen was most fully represented. This was doubtless owing to the fact that His Excellency is an honorary member of the court. The members turned out in full force, and made a splendid appearance; they were the cynosure of all eyes.

The first order of the day was a

LUNCHEON

tendered by the Supreme Chief Ranger, Oronhyatekha, M.D., and his colleagues of the Executive, to His Excellency the Governor-General, Lord Aberdeen, and a large company of distinguished guests, at the Queen's Hotel. The S.C.R., presided, and Bro. H. A. Collins, H.C.R., C. R. Fitzgerald, H.S., New York, and Lee Y. Joslyn, H.C.R. Michigan, occupied the vice-chairs. On the chairman's right were seated His Excellency the Governor-General, Rev. Professor Clark, Mr. William Laidlaw, Q.C., Judge Fitzgerald, and Principal Kirkland; and on the left Hon. D. D. Aitken, Congressman for Michigan; Rev. Archdeacon Davis, London; W. F. Maclean, M.P., Mr. Campbell, A.D.C., and John A. McGillivray, Q.C., S.S. Among those present, and who were presented to His Excellency the Governor-General, were many brethren in high standing in Forestry, and officers of kindred societies.

The luncheon was admirably served, and was followed by two toasts, that of the "Queen" and "Governor-General." In proposing the latter, Oronhyatekha made felicitous reference to the high esteem in which His Excellency and Countess Aberdeen were held by the people of Canada, among whom they were doing a great work. Not only in Canada, but wherever His Excellency had held office of the Crown, he had won the affection of the people.

In reply His Excellency said:—

SUPREME CHIEF RANGER AND GENTLEMEN,

This is a certainly very gratifying experience for me, and even if I could eliminate, which I am sure I could not do, all I hear any personal reference in connection with the kindly manner in which this toast has been proposed

and received—if I could regard your cordiality as dictated solely by your public spirit, your loyalty and hospitality, that would surely be enough to cause that feeling of gratification to which I have referred ; but I, of course, am not insensible to the manner in which the Supreme Chief Ranger contrived to interweave some very genial personal allusions. (Applause.) And, gentlemen, I appreciate your sentiments none the less, because this is what may be regarded as an international occasion ; we appreciate the presence here of those distinguished representative members of the Order from the United States. (Applause.) Indeed, in view of the far reaching and comprehensive character of this great organization, such a gathering as the present would certainly not have been complete without some leading representatives from that great nation. Gentlemen, I ought to know a great deal about the Order of Foresters, for this, among other reasons, that not long ago, through the courtesy of your Supreme Chief Ranger, I became the possessor of a very handsome and imposing volume, giving a complete history of this noble Order from its foundation up to the present day. I dare say many people would be inclined to say that the Governor-General, not having very much to occupy his time notwithstanding the bulky character of this volume, should have perused the whole of it during the past few weeks ; but, gentlemen, I had better be frank, and admit that I have not yet reached the concluding pages. (Laughter.) As to the want of occupation, I am behind the scenes in that matter, and have my own opinion on the subject—(renewed laughter)—though I could not complain if any one were to tell me that I ought to find no great difficulty in obtaining leisure, because I confess that prior to my acceptance of the office of Governor-General, I did not anticipate that the claims upon one's time, apart from the strictly official matters demanding attention, would have been so incessant. Well, gentlemen, it is better to have too much to do than too little ; but I hope if more leisure does come—for I am beginning to feel doubtful on that point—that I shall be able to use it properly, and in such a way as to further the general well-being of the country. (Applause.) Meanwhile, I am thankful that the office does give opportunities for coming into contact with the many features of the national life of the Dominion, (Applause.) And, certainly, anyone occupying such an office ought to welcome most gladly such an opportunity as the present for the coming in contact with the representative members of what I have already alluded to as a far-reaching and comprehensive organization of great interest and importance. (Applause.) I must thank you for the manner in which I have been greeted to-day, and especially for the reference to the Countess of Aberdeen, who has been busy this week in the work of a convention of which I may venture to call an Order of no mean dimensions—the National Council of the Women

of Canada. There, too, she has received representative ladies from the United States, because that Council, like yours, has an international organization, and has been taken up most warmly in the United States as well as in Canada, and also in various other parts of the world, and I trust that its administrations will be for the good of the world at large. Again I thank you for your courtesy. (Applause.)

The company then entered carriages, and proceeded to St. George's Hall, to join the procession for the laying of the corner-stone of the Foresters' Temple, while His Excellency drove to the head offices of the I.O.F., accompanied by the Supreme Chief Ranger, and by Hon. D. D. Aitken, United States Congressman, and Supreme Vice-Chief Ranger of the Order, and inspected the various departments of the office. His Excellency was evidently surprised, and greatly pleased to find the staff so largely composed of ladies. He graciously expressed a desire to have them presented to His Excellency, which was accordingly done by Dr. Oronhyatekha.

THE CORNER STONE.

The ceremony of laying the corner-stone of the new Foresters' Temple, at the north-west corner of Bay and Richmond-streets, was performed in the afternoon by His Excellency the Governor-General, before a large and fashionable audience. The scene was a very brilliant one, rendered the more so by the number of ladies who braved the terrors of the heat, and added very materially to the picturesque effect. The waving of the many flags, the crowd extending in every direction, and the appearance of the regimental guard of honor, presented a scene which will long be remembered by those who were present. An additional interest was lent to what would at any time have been an impressive occasion by the presence of the Governor-General, himself a Forester, and of Dr. Oronhyatekha, the veteran who has done so much for the Order, and who has won the respect, confidence, and affection of all its members. Another distinguished visitor was Congressman Hon. D. D. Aitken, of Flint, Michigan, who is expected to receive the nomination for Governor of the State at the next elections, and who holds a very high rank in the Order of Foresters.

The occasion of yesterday was one which has long been looked forward to by the Order in Toronto, and it was determined that no pains should be spared to make the affair a success. Very extensive preparations had been made for the ceremony, and the scene was gay with flags and bunting. A platform, about 60 feet by 80 was erected on the south-east corner of the site of the new building, and the fence erected around it was draped with strips of red, white and blue bunting. An inner ring was also raised off for the accommodation of the members of Court Aberdeen, under whose auspices, jointly with the Supreme Court, the affair was given, and for their

friends. The platform was approached by an entrance from Bay-street, reserved for His Excellency, and the chief officers, and another from Richmond for the public, who were admitted by ticket. Both entrances were ornamented with an archway draped in the same colors as the fence, and with crossed British and American ensigns. Flags were also flying from dericks and every other point of vantage, and festoons of bunting were suspended between them. The pile of cut stone on Richmond-street was converted into a platform with draped railing, and was originally intended for the occupation of the band, but was subsequently taken possession of by the outside public. An abutment of Credit Valley brown stone was erected at the south-east corner of the new building, and ready to be lowered into its bed was a square of polished Peterhead granite, from Aberdeenshire, bearing the following inscription:—

CORNER STONE,

LAI D BY

HIS EXCELLENCY THE EARL OF ABERDEEN, GOVERNOR-GENERAL OF
CANADA, 30TH MAY 1895.

A conspicuous part of the decorations was a large banner of the Order, suspended from the side of a house to the north of the platform.

THE GUARD OF HONOR.

The Foresters were also determined to do the appropriate thing by His Excellency, as far as the vice-regal honors were concerned, and as soon as the arrangements for Lord Aberdeen's presence were completed an application was forwarded to Lieut.-Col. Davidson for a guard of honor from the 48th Highlanders, also for the presence of the Highlanders' band. The band and the guard, one hundred strong of all ranks, paraded at the new armory at three o'clock, and were inspected and sized by Major Macdonald. Capt. Currie then took command, with Lieut. Mitchell as senior subaltern, and Lieut. Campbell and Color-Sergeant Shaw escorting the regimental color. The guard, with fixed bayonets, headed by the band, marched down Queen to Bay-street, and took post opposite the entrance to the building to await the arrival of His Excellency. The guard was on the spot ten minutes before four o'clock, the hour fixed for the ceremony to begin. During the interval, the 48th Highlanders' band played a number of selections. Upon the arrival of the carriage containing His Excellency, the guard presented arms, the color was drooped in salute, and the band played the National Anthem. The guard presented a very fine appearance. The men, just back from Windsor camp, were tanned brown, and looked like weather-bent veterans. Belts, spats and slings were white as the driven snow, and the buckles, buttons and bayonets glistened in the sunlight. The

picturesque costumes of the Highlanders, and the fine appearance of the men, combined to form a very pretty scene, appropriate to the occasion. The guard saluted again on the departure of His Excellency, and were then marched back to the armoury and dismissed.

THE SCENE.

At half-past three o'clock, people began to assemble from all quarters, and by four o'clock, the squad of police detailed for the duty had all they could do to keep the sidewalks and the centre of the roadways clear of the throng of sightseers. Shortly after four o'clock the sound of music was heard, and soon the stalwart guard of honor swung into sight, in all their bravery of waving plumes and tartans, and headed by the band of the regiment, their appearance being gladly greeted by the waiting crowd as a sign that the ceremony was about to commence.

The High Chief Ranger of Ontario, who is also Supreme Marshal, with other High officers and members of the Order, met in St. George's Hall, where a procession was organized, and proceeded to the scene by way of Yonge, King and Bay streets. There were no fewer than fifty carriages in the procession, and a feature was the magnificent pipe band of the 48th, which headed the long line, and rendered stirring national airs in honor of His Excellency. The leading conveyances were two four-in-hand drags, occupied by the members of Court Lord Aberdeen, of which His Excellency is himself an honorary member, and which has made wonderful progress since its inauguration. Immediately following the procession from St. George's Hall came the vice-regal party and their escort. The first carriage contained His Excellency, Dr. Oronhyatekha, Hon. A. D. Aitken, and Mr. Ferguson, A.D.C. In the second carriage were Dr. Millman, Supreme Physician, and Rev. Archdeacon Davies, of London. In the third carriage were T. G. Davey, Supreme Treasurer, and John A. McGillivray, Q.C., Supreme Secretary.

It was nearly half-past four before His Excellency arrived and took his place on the platform behind the stone pillar, the top of which had been covered with a pale green material, bordered with festoons of smilax, and covered with roses and floral emblems.

THOSE PRESENT.

On the right of His Excellency were the following gentlemen : Rev. Professor Clarke ; W. Laidlaw, Q.C. ; Judge Fitzgerald, Welland ; Judge Dartnell, Whitby ; Principal Kirkland, Normal School. On the left were :—Hon. D. D. Aitken, M.C., Rev. Archdeacon Davies, W. F. Maclean, M.P., Mr. Ferguson, A.D.C., A. Campbell, J. A. McGillivray, Q.C. Among the other officers in the inner circle were the three vice-chairmen—Messrs. Lee. Y.

Joslyn, Bay City, H.C.R. for Michigan ; C. R. FitzGerald, Buffalo, H.S., New York State ; and H. A. Collins, H.C.R. for Ontario.

A number of outside lodges from the following places were well represented :—Hamilton, London, Stratford, Belleville, Watertown, Pickering, Uxbridge, Newmarket, Port Credit, Bolton, Toronto Junction, Glenwilliam, Stovel, and St. Hyacinth, Quebec.

Among those on the platform were the following :—

Rev. A. Macgillivray ; R. Matheson, Supt. Deaf and Dumb Institute, Belleville ; L. T. Barclay, Whitby ; Atwell Fleming, A. Henry, G. Challes, D. A. Rose, S. E. Bastedo, D. Wiley, C. Bell, C. Chase, W. J. Douglas, D. Ormiston, Whitby ; T. C. McGillivray, Mr. Justice Meredith, F. W. St. John, M.P.P., Lieut.-Col. Grey, Dr. Ryerson, M.P.P., W. F. Hambly, chairman Public School Board ; Rev. W. Walsh, Brampton ; Rev. T. Johnson, East Toronto ; W. C. Wilkinson, Secretary Public School Board ; J. L. Hughes, Inspector of Public Schools ; Barlow Cumberland, W. Keating, J. Bongard, J. B. King, A. F. Campbell, Dr. Smith, Rev. H. H. Woude, Mr. G. Challes, Dr. J. S. King, J. Collins, Canon Jones, D. T. Aikins, J. S. Williams, Dr. Allen, Caproel, Dymond, Greer, Clark, Ferguson, Grey, Johnston, Cameron, Pardee, McDonald, Pardo, T. W. Dyas, Capt. D. M. Robertson, Grand Secretary, Sons of Scotland ; W. H. Hewlitt, J. S. Willison, managing editor of the *Globe* ; A. Fraser, president Gaelic Society ; W. T. R. Preston, Provincial Librarian, G. Kappel, J. Castell Hopkins, A. H. O'Brien, Rev. Dr. Galbraith, and others. A number of the city clergy and office-bearers of city courts were also present. Letters of regret for inability to attend were received from Lady Thompson, Col. Sir Casimir Gzowski, and Sir Hector Langevin, and the city members, with the exception of Mr. W. F. Maclean, and the Supreme and County Court judges, who were unable to be present owing to being at the time holding courts.

THE TABLET.

As soon as the party was disposed on the platform, the handsome uniforms of the chief officers making the scene still more attractive, by request of Dr. Oronhyatekha, Bro. Archdeacon Davies pronounced the beautiful prayer from the Foresters' ritual used on such occasions. At its completion, Bro. John A. McGillivray, the Supreme Secretary, read the following tablet :—

"The Independent Order of Foresters, for whose temple the corner-stone is to be laid by His Excellency the Earl of Aberdeen, Governor-General of Canada, on the 30th day of May, 1895, was founded in 1874 at Newark, New Jersey. The Order was established in Canada by the institution of Court Hope, No. 1, at London, Ont., 1874. For seven years the Order remained under the Government of an American Supreme Court.

"In 1881 it came under the management of the present Supreme Execu-

tive, at which time it was thoroughly reorganized and placed on its present basis. Since that date, the Order has increased by 75,000 members, and is now firmly established in Canada, and in the principal parts of the Northern States, and in Great Britain and Ireland.

"Since its organization, over \$2,825,278.35 have been disbursed for the relief of the members and of the widows and orphans of deceased brethren. After paying all the management expenses of the Order, there remains in the treasury, at date, a surplus of \$1,290,338.58.

"The following are the names of the present Executive officers, who manage the affairs of the Order, and who are elected by the Supreme Court at its biennial sessions:—S.C.R., Oronhyatekha, M.D.; P.S.C.R., Edward Botterell, House of Commons, Ottawa; S.V.C.R., Hon. D. D. Aitken, M.C., Flint, Mich.; S. Secretary, John A. McGillivray, Q.C., Toronto; S. Treasurer, T. G. Davey, London; S. Physician, Thos. Millman, M.D., Toronto; S. Coun., Hon. Judge W. Wedderburn, Q.C., Hampton, N.B.

"The first two have been continuously in office ever since the reorganization of the Supreme Court. The Supreme Vice-Chief Ranger became an Executive officer in 1891. The Supreme Secretary in 1889. The Supreme Treasurer in 1882. The Supreme Physician in 1882. The Supreme Counsellor in 1891. The staff at the home office in Toronto, Canada, is composed of the Supreme Chief Ranger, the Supreme Secretary, the Supreme Treasurer, and the Supreme Physician, with a clerical force of 45 persons, including 10 stenographers. Of this staff, no less than 34 are ladies, which, in part, accounts for the efficiency and promptness with which the work is done, and ensures the success and prosperity of the Order.

"There are three subsidiary offices now in existence in Great Britain and Ireland, and in the United States. One at 24 Charing Cross, Whitehall, London, England, which is under the management of Bro. James Marshall, High Chief Ranger of Scotland, and Dr. Acland Oronhyatekha, with a clerical force of three clerks. One at Chicago, Illinois, under the management of Bro. A. E. Stevenson, the American agent. One at 1,155 Broadway, New York, under the management of Dr. Chas. L. Coulter.

"During the present month of May, to date, the Medical Board has received 3,816 applications for membership.

"Such, in brief, is the record of the Independent Order of Foresters, for whom the temple is to be erected, under the direction of Bro. George Gouinlock, with Bros. Oakey and Holmes as chief contractors. The building will be composed of stone and brick, eight stories high, besides the basement.

"The architect will now see that the undermentioned articles are properly placed within the box which is to be deposited under the corner-stone:—The Act of Incorporation of the Supreme Court, assented to 2nd May, 1889;

the constitutions and laws of the Order ; the rituals of the Supreme, the High, and the subordinate courts, together with the Royal Foresters' and juvenile rituals ; copies of the charters of the Order ; copy of certificate of membership ; copies of the various policies ; copies of the forms of the I.O.F. ; court deputy's badge and a member's badge ; the badge of honor ; copy of the *INDEPENDENT FORESTER*, the official organ of the Order ; copies of the *Mail and Empire*, the *Globe*, the *World*, the *Telegram*, the *News*, the *Star*, and *Saturday Night* ; the coins of Canada, the United States, and Great Britain and Ireland." As each article was named, Bro. Gouinlock, the architect, handed it to Bro. Barlow Cumberland, who, as acting Superintendent of Works, deposited the article in the box prepared for that purpose, after which the box was deposited in the cavity in the stone immediately under the "corner-stone."

THE CEREMONY.

At the conclusion of the reading of the tablet, which was received by those present with many expressions of approval, an exceedingly handsome gavel and trowel were handed to His Excellency, that he might go through the prescribed forms of laying the stone. The gavel was made from cherry wood, brought from the historic Mount Vernon, the home of George Washington, and was beautifully mounted in silver, bearing on one end the crest of the Order, and on the other the following inscription :

"Presented to His Excellency the Earl of Aberdeen, on laying the corner-stone of the Foresters' Temple, Toronto, May 30th, 1895."

The trowel, which was made by the well-known jewellery firm of P. W. Ellis and Company, was a veritable work of art. The handle was of beautifully veined black onyx, and the blade of silver, handsomely chased and engraved. On one side of the upper portion of the blade was the crest of His Excellency in gold, with the motto "Ne Mimum," and on the other the crest of the I.O.F., exquisitely executed in gold and enamel. The inscription ran as follows :

"Presented to His Excellency the Earl of Aberdeen, Governor-General of Canada, on the occasion of his laying the corner-stone of the Foresters' Temple, Toronto, May 30th, 1895."

The Governor-General then performed his part of the duty of laying the stone by touching the mortar with the trowel. The word was then given the man in charge in the derrick, who loosened the clutch, and the beautiful piece of granite sank slowly into the place prepared for it, covering up the box containing its many interesting contents, which, judging from the substantial nature of the magnificent building it is proposed to erect, will lie in the darkness of their prison for many centuries to come. The Governor-

General then hammered the corner-stone in true workmanlike manner with his gavel, and said, "I hereby lay the corner-stone of the Foresters' Temple."

When the stone was fairly fitted, and the square and level had been applied to test its accuracy by the Hon. D.D. Aitken, who reported his finding to the Supreme Chief Ranger, who declared "that the corner-stone had been well and truly laid," whereupon Supreme Marshal Collins proclaimed that "the corner-stone of the Foresters' Temple had been well and truly laid by His Excellency the Earl of Aberdeen, Governor-General of Canada." Three very hearty cheers were then given for His Excellency, and three equally hearty ones for Dr. Oronhyatekha.

ADDRESS BY HIS EXCELLENCY.

His Excellency then delivered the following address :

Supreme Chief Ranger, ladies and gentlemen :—The corner-stone of the Foresters' Temple—a temple, and the designation is appropriate—as you have all heard, has now been well and truly laid. We all know that this great Order is designed to promote providence, thrift and prudence. (Applause.) But these important qualities would be dictated by what may be described as the ordinary motives of foresight and good sense. The Order, however, does more. It recognizes the higher aspect of these qualities and all that they represent and are associated with. Its noble motto, "Liberty, Benevolence and Concord," indicates the lofty aspirations which moved and influenced the founders of the Order, and which I am well assured actuate those in whose worthy hands the present management is entrusted. I desire to congratulate the Supreme Chief Ranger upon this auspicious occasion ; I congratulate his colleague, the Supreme Vice-Chief Ranger of the Order, and the other leading officers of the Foresters, whom we have the pleasure of seeing here to-day. You will pardon me if I go on to say that I think I detected among the many other qualifications of my friend, the Supreme Chief Ranger, a further proof of his fitness for that position by his choice of the material of which this corner-stone is formed. (Hear, hear.) I recognized as soon as the covering was removed that it was of Aberdeenshire granite. (Cheers.) Well, that shows that the Supreme Chief Ranger is what we call in Scotland "a canny man."—(Laughter)—who knew where to go for the right material, and I do not think any true Canadian would complain of the fact that you had to send to Aberdeenshire to make sure of getting exactly what you wanted. (Applause.) There is an old saying in my part of the country :—"Take away Aberdeen and twelve miles around, and where would the world be?" (Laughter and applause.) We can recognize the drift of that saying when we see Aberdeenshire granite placed in such a conspicuous position, and I am sure that under the skill of the architect and the contractors, and those

who work with them, it will form a splendid architectural feature among the many others which the city already possesses. Now, I suppose when we saw what was deposited in the tin box placed in the corner-stone we could not help thinking what an interesting thing it would be if we might be present if it should ever happen that this box were to be opened. Whatever effect the lapse of time may have upon any of the structure around us we must recognize that this building will be one of the last to succumb to the ravages of time. (Loud applause.) I am sure, however, we would all like to be present if Macaulay's New Zealander, or any other specimen of the human race, should examine the contents of that box, and it would be especially interesting to observe which one of the newspapers he would read first. (Laughter and applause.) I wish to say that it was a regret to me, and I am sure also, to some of my friends here, that the Countess of Aberdeen has not been able to be present with us on this occasion. I can assure you that Lady Aberdeen would have been an interested participator in these proceedings, because she claims to be associated with the Scottish branch of the Order of Foresters. (Applause.) She was the president of a provident friendly society for young women, which was afterwards formed into a Court of Foresters, and thus an honorary membership of one of the courts in Scotland was conferred upon her, so that, though not here, Lady Aberdeen cherishes an earnest wish for your success. (Loud applause.)

I now wish to thank you for these valuable tokens which I shall carry away as souvenirs of to-day's proceedings. You will certainly say that I am to be congratulated. Sometimes we think that we do not get enough for our services. (Laughter). Well, I am afraid you may think that I am unduly well paid for mine to-day, as I can only hope that it will be a stimulus to me to do something to enable me to work off the debt by doing my best in some other way, without pay, to promote the interests of the Order and the public welfare. (Cheers.) This handsome implement of the mason's art will be handed down with great appreciation in my family. The beautiful trowel, I observe, bears an inscription commemorating the occasion, and so does this tastefully designed gavel. I was glad so see when you cheered for the Supreme Chief Ranger, that the Foresters are able to appreciate the qualities necessary to enable a man to occupy such a position with distinction and success. (Applause.) It is certainly a high tribute to Dr. Oronhyatekha that he should have been called on to fill such a position, and it also reflects credit upon the Order that its members have not been slow to detect and recognize in him these qualifications. (Renewed applause.) I have just come from the office of the Order, and I cannot help giving a hearty assent to the allusions made in the address to the efficiency of the staff (hear, hear), nor can any one be surprised who saw

the *personnel* of that staff. (Applause). I have the privilege of being connected with one of the newest courts of the Order, the founders of which have been good enough to designate it by my name, and I hope I shall always have reason to be proud of being associated with this great international Order. (Great applause.) In conclusion let me join with you in hoping that the blessing invoked upon this enterprise, from the one ever effectual source of all good, may be abundantly bestowed. (Loud cheers.)

At the conclusion of Lord Aberdeen's address, the formal part of the proceedings was concluded, and a short reception was held, at which a number of those present was introduced to His Excellency. He then entered his carriage with his aide-de-camp, and was driven to his residence, bearing with him several floral emblems which had adorned the stone, and which, by the especial wish of Dr. Oronhyatekha and the other officers, were conveyed to Lady Thompson with the best wishes of the Order. During his departure, the band played the National Anthem, and, at its conclusion, the guard of honor, with sloped arms, returned to their armouries; the members of Court Aberdeen mounted their drags and departed to the merry blowing of horns, and the crowd gradually melted away. Workmen soon commenced removing the platform and stripping the decorations, and the only evidence remaining of the late brilliant scene was the oblong piece of polished Aberdeenshire granite in its setting of brown Canadian stone.

DESCRIPTION OF THE BUILDING.

The building, the corner-stone of which was laid yesterday with such striking ceremonies, and under such favorable auspices, will be known as "The Foresters' Temple." It will be the finest "headquarters" owned by any fraternal and beneficiary society in the world. In matters of size, design, and finish, it will be unsurpassed by any building in Toronto. It will be an ornament to the city, and a credit as well as a striking advertisement to the great Order, whose property and home it will be. The building will be "L" shaped, with a frontage of 40 feet on Bay-street, 132 feet on Richmond, with a depth north from Richmond of 108 feet. It will be carried to a height of eight stories, with a high basement, which will make it practically nine stories high.

The basement will be lighted and finished, and will contain brokerage and commission offices. The first flat will be suitable for a banking and loan society business. The second, third, and fourth flats will be arranged for suites of professional offices. The fifth and sixth flats will be occupied throughout by the staff of the I.O.F., and at the present rate of increase in the Order, probably before the building is finished, a considerable portion of the fourth flat will have to be reserved. The seventh and eighth flats will be fitted up as assembly rooms, with all the necessary adjuncts, and a

suite of court and lodge rooms. All the offices will have vault accommodations. The building will be of Credit Valley brown stone and brick, with stone trimmings throughout. It will be absolutely fire-proof—stairways, roof, and every part of the immense structure will be constructed with a view to perfect immunity from fire. The interior will be finished in Canadian hardwoods. The intention of Dr. Oronhyatekha is to have a massive and graceful-looking building, combining in its finish and arrangement, light, convenience, and absolute safety from fire, and all at a reasonable cost. The architect, Bro. George W. Gouinlock, whose sketch was chosen out of ten competitive plans, is a zealous Forester, and an enthusiast in his profession. He is giving personal attention to every detail, and making a study of the requirements of such a building. The ornamentation shows how thoroughly the architect has caught the Forestry idea, and Dr. Oronhyatekha will have in stone, and brick, and iron, an imperishable monument to the principles of "liberty, benevolence and concord," and to the abiding faith of his co-workers and himself in the permanency of Forestry.

The work of construction will be pushed vigorously forward, but Bro. Gouinlock will not sacrifice thoroughness to haste, as he desires, above all things, to give to the I.O.F. a home that will be first-class in every particular, and the equal of the best building of its kind on the continent.

OF AGE.

THE 21ST ANNIVERSARY OF THE I.O.F., CELEBRATED AT FORESTERS' ISLAND PARK ON JUNE 16TH AND 17TH.

Large and Happy Gathering. An Impressive Sunday Service. Great Gatherings on the Order's Birthday. 5,000 to 6,000 present at Foresters' Island. Presentation to Mrs. Oronhyatekha, the Supreme Chief, and the founder, Col. Caldwell.

June 16th and 17th were days to be remembered. The occasion was auspicious, being the 21st anniversary of the founding of the Order. The weather was ideal, bright, and breezy, with all the fragrance and beauty of June. The scene is the peer of any we know in the picturesque extent of Canada. The welcome had in it the warmth of friendship, with its agreeable complement of gracious and generous hospitality. The company was large, appreciative, and as such could not help being agreeable. From the

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hour when the first one arrived, Saturday noon, till the last one left, Tuesday afternoon, Mrs. Oronhyatekha, the Mistress of the beautiful island, was unwearied in her attention to the comfort of her many guests. No matter how many, there appeared to be always room for one more. Pavilion, dining-hall, "wigwam," cottage, log-cabin, booth, etc., each had its complement of guests, and every guest declared that the arrangements were just lovely. Some extra touches have been given to the building and grounds since last season, and the whole surroundings are as complete as one could wish. A large number of ornamental trees have been set out, additional paths have been made, and the facilities for rest and pleasure are unsurpassed.

The members of the Executive, the office staff, with a number of distinguished visitors from Michigan, Wisconsin, Illinois, and New York, left Toronto Saturday morning. Col. Caldwell and others followed in the afternoon, and the number was still further increased on the arrival of the night train. It took but a little while to get domiciled, and not a very long while to get acquainted.

The quiet beauty of Sunday morning was enjoyed by every one. The busy town of Deseronto, with its many industries, was still. With the exception of a stray skiff now and then, the beautiful bay was deserted. The healthful, invigorating calm of the day of rest was everywhere, and none but felt that a day devoid of toil was a Divine institution, having its warrant in both the physical and spiritual needs of man. The advocates of a secularized Sunday were not heard on the Island—they were not there. A morning hour was devoted to a service of song-praise in the Pavilion, in which all joined heartily. Early in the afternoon people began to assemble for the anniversary service of the Order. About three in the afternoon the *Ella Ross* brought 100 members of Court Deseronto, and several hundreds of their friends.

THE ANNIVERSARY SERVICE

was conducted by Rev. Alex. Macgillivray, of Toronto, Past High Chief Ranger of Ontario, and a former High Chaplain, who preached in the pavilion to an immense congregation, more than 1,500 people being present, all of whom listened with the greatest attention to an earnest and able address. The text was founded on the 12th verse of the CXVI. Psalm. In the course of the sermon the preacher pointed out how God's care was constant, and for all time, and covered all the cares and anxieties of life. Such fatherly loving care called for profound gratitude on the part of every member of the human family, and a loyal determination to illustrate in lives of reverent obedience the great principles of justice, mercy, liberty, benevolence and concord. The sermon was the subject of many favorable comments from those who heard it.

A unique feature of the service was the singing by a Mohawk choir of a number of well-known hymns in the Mohawk language, under the leadership of Miss Oronhyatekha, those whose tongues were not yet acclimatized sung the hymns in English. The following is one of the hymns sung in Mohawk and English :—

TRYERIHWAHKWATHA 15. C. M.

Turner.

- 1 Jad kah thoh ji ni shon gwa wi,
Ne n'yon gwe ti yo se :
Ne ya ga we ryah si yo se
Ska ni gon rat i genh !
- 2 Te yon da be no ronh kwa se
Ke ris tos sha go wih
Ji tvoh na wa del t ne yoh skats
Wa don hets he ri yo,
- 3 Ka ya ne ren ka ronh yah geh
Ne sa ne ra hents ha
Enh sa de tenh sten eh non ga
Ne jit kon di tye se.

HYMN 15. C. M.

Turner.

- Lo, what an entertaining sight,
Those friendly brethren prove,
Whose cheerful hearts in bands unite
Of harmony and love !
- 2 What streams of bliss from Christ the spring
Descend on every soul ;
And heavenly peace with balmy wing
Shades and revives the whole.
- 3 'Tis pleasant as the morning dews
That fall on Zion's Hill,
Where God His mildest glory shows,
And makes His grace distil.

Monday witnessed the arrival of many more excursionists, amongst whom were large contingents from New York State and Michigan, the steamer *Empire State* bringing a large number from Watertown, N.Y. This latter party brought with them the splendid band of the 39th Separate Company of Watertown, dressed in their fine uniform. The Mohawk, Deseronto, and Picton bands were also present, and each added greatly to the day's enjoyment. The forenoon and part of the afternoon were entirely devoted to pleasure, everyone seemingly being bent on making the most of the excellent facilities afforded them for enjoyment.

PUBLIC MEETING.

At 3 p.m. an immense public meeting was held, the spacious band-stand being used as the rostrum. The chair was occupied by Hon. D. D. Aitken,

U.S. Congressman, of Flint, Mich., S.V.C.R., and among those on the platform were Dr. Oronhyatekha, Mrs. and Miss Oronhyatekha, H. A. Collins, H.C.R., Ontario; Rev. Alex. Macgillivray, P.H.C.R.; John A. McGillivray, Q.C., S.S., Dr. Millman, S.P.; T. G. Davey, S.T.; Atwell Fleming, H.T.; Dr. Clark, P.H.P.; L. T. Barclay, P.H.C.; A. R. Milne, P.H.C.R., Col. Long, H.V.C.R., Ill.; Col. Parker, H.C.R., Wisconsin; W.E.A. Faichney, H.C.R., New York; C. R. Fitzgerald, H.S., New York; W. F. W. Carstairs, D.S.C.R., New York; J.S.R. McCann, H.A., Kingston; D. Rose, D.S.C.R., Dan. A. Rose, D.S.C.R.; Col. Caldwell, Syracuse, P.H.C.R., founder of the Order; Wm. Green, D.S.C.R., Toronto; K. Murdock, G.D.H.C.R., A. P. Parker, of the Lodge Record, Watertown N.Y.; Wm. Green, D.S.C.R., Toronto; S.H. Johnson, P.H.C.R., N.Y., Thos. Lawless, S.A., Toronto; B. W. Greer, S.A., London; M. W. Drennan, ex-Mayor of Kingston; Alex. Henry, ex-Mayor of Napanee; Jas. Stokes, Deseronto; J. Parker Thomas; Judge Lazier, Belleville; Robert Matheson, S.J., Sec. Superintendent Deaf and Dumb Institute, Belleville; Rev. Mr. Stratton, Selby; Dr. Mallory, Campbellford; Ed. Cummer, P.S.S.; George Brown, Chas. Stone, Jas. Gilmour, A. S. Stevenson, D.S.C.R., Chicago, United States agent of the Order; C. C. Whale, High Inspector for Ontario; Geo. Challes, D.S.C.R., G. R. Lancefield and many others.

Telegrams of congratulations and of regret for inability to attend were received from the following gentlemen:—Bros. Murphy, Townsend, and Sine, Portland, Oregon; D. E. Sweet, Watertown, N.Y.; Peter Strathearn, P.H.C.R., Quebec; Colin McArthur, P.H.C., Quebec; Oliver Cruse, H.S., Seattle, Washington; W. H. Perry, H.S., Los Angeles, Cal.; Perry Perkins, H.S., Des Moines, Iowa; T. J. Legg, P.H.C.R., Indiana; and congratulatory cables from James Marshall, general manager for Great Britain; and Rev. W. J. McCaughan, H.C.R., Belfast, Ireland.

A letter was also received from W. H. Perry, High Secretary of California, in which it was stated that during the month which has elapsed since the visit of Dr. Oronhyatekha to California, the membership has increased by more than 400. At the meetings of only three lodges in Los Angeles held last week, Mr. Perry had assisted at the initiation of more than 100 members, and this phenomenal increase was likely to continue for some time.

CHAIRMAN'S ADDRESS.

The Hon. D. D. Aitken, M.C., said the Independent Order of Foresters was like most good things, an American institution having been founded at Newark, New Jersey, on June 17th, 1874. He was happy to say that in his own State of Michigan, Forestry is now in the front rank of beneficiary orders. From information received from other High Courts, and from his own personal knowledge, he was pleased to say that peace reigned within

all their borders, and perfect satisfaction was everywhere expressed with the Supreme Chief Ranger and his colleagues. Forestry might be called an infant in the United States, but it was bound to grow and become a great and powerful force for good, because of the solid foundations on which the Order was built. (Applause.) It was no discredit to the founder of the Order, Col. Caldwell, whom all rejoiced to see present, to say that the real progress of the Order dated from the time that the present leader, Dr. Oronhyatekha, became chief officer. (Renewed applause). The first seven years of the Order showed that it had great prosperity so far as rapid growth was concerned, but other things were necessary to continued life and prosperity of every beneficiary Order, one of the most essential being the proper selection of members, and the submission of all applicants to a searching medical examination. That those conditions were not always observed in the early days of the Order, was shown by the high death-rate which then prevailed, all of which, he rejoiced to say, had been completely changed. There were present, of course, in the earlier days of the Order, other conditions which need not be specially mentioned, but which at one time threatened the very existence of their beloved Order; but just as the Order was nearing a most critical period, the then members secured the services of a man of a different nationality from themselves, their present Supreme Chief Ranger, who, by his admitted ability and forethought as a leader, turned the tide, until to-day the Order is second to none on the American Continent. (Great applause.) The Chairman then called upon the Supreme Secretary to make a presentation.

PRESENTATION TO MRS. ORONHYATEKHA.

He then introduced Bro. John A. McGillivray, Supreme Secretary, who in a very brief but happily-phrased speech, presented Mrs. Oronhyatekha with a magnificent china dinner service of one hundred and forty pieces, and an address, beautifully illuminated, and signed by more than seventy representative members of the Order. The address was as follows:

"To Mrs. Oronhyatekha, Foresters' Island Park.

"DEAR MADAM,—On two occasions during last summer, many of us enjoyed the pleasure of visiting your island home, and enjoying your gracious hospitality. About twelve months ago we took part in the formal opening of this beautiful park, and saw it dedicated to Forestry gatherings and innocent recreations. Again, on August 15th and 16th, we assembled to rejoice with your noble husband and colleagues of the Executive on the fact that the reserve of the I.O.F. had reached and passed the "million dollar" mark.

"The pleasantest recollections that we carried away with us, and that are

still green in our memory, are of your cordial and abounding hospitality—a hospitality that was as enjoyable as your welcome was kindly.

"To-day we desire to make grateful mention of the many kindnesses we received at the hands of Miss Oronhyatekha, the doctor, and yourself, and we ask that you accept as a souvenir of those delightful visits this dinner set.

"Rest assured, dear madam, that it is the earnest wish of your thousands of friends, who esteem you for your own and your husband's worth, that you and yours may enjoy for many long years to come the delights of this charming home, the loving regard of an ever-widening circle of friends, and the choicest of heaven's blessings."

Then followed the signatures.

Miss Oronhyatekha was also presented on behalf of the Order, with a magnificent set of gold enamelled sleeve links and buttons.

FOR THEIR LEADER.

Mr. H. A. Collins, High Chief Ranger of Ontario, was then called upon. Ontario's first officer was received with marked cordiality. With ready eloquence he outlined the work done by the Provincial High Court, and spoke of its splendid progress and unswerving loyalty to the Order and its Supreme officers. He believed that the future of the Order would show still more remarkable progress than even the marvellous record of the past. (Applause.) In the Order, all the too frequent and irritating dividing lines of race, of creed, and of party were obliterated, and the members simply thought of doing good, and of that alone. In Ontario, the I.O.F. was in the van, leading the procession. He expected to meet the High Court in October with 30,000 members in Ontario (applause), on behalf of the High Court of Ontario. After paying an eloquent and soul-stirring tribute to their leader "the Chief," he presented Dr. Oronhyatekha with the following address, which was superbly illuminated, and bound in handsome Russia leather:—

"*Dr. Oronhyatekha, Supreme Chief Ranger.*

"DEAR SIR AND BROTHER,—On behalf of the High Court of Ontario, the mother High Court of our beloved Order, we desire on the twenty-first anniversary of the organization of the Order, to extend to you our hearty congratulations on your being privileged to see the Order attain its majority under circumstances that speak so favorably of the soundness of the principles and the value of the benefits of the I.O.F., as well as of the efficient management that has characterized the administration of its affairs, especially since you became the chief Executive officer. Its present strength and popularity are the best auguries of continued prosperity.

"It is hardly necessary to assure you that the High Court jurisdiction of Ontario, whose High Chief Ranger you were for four consecutive years, en-

tertain for you personally the warmest regard and affection, and reposes in your executive and administrative ability the fullest confidence. We acknowledge that to your wisdom and devotion the Order owes in a large measure its phenomenal prosperity.

"We are sure that we voice not only the hope and prayers of all the memberships in Ontario, but also of all members where Independent Forestry is known, when we say 'Long may you be spared as Supreme Chief Ranger, to direct the affairs of the Order, and to safeguard the interests of the women and children in tens of thousands of homes.'

"We beg to assure you of our appreciation of the courtesy and hospitality extended to us on this and former occasions by your family and yourself at your beautiful island home.

"We trust that you may be spared to witness the jubilee of the Order, and that the years as they come and go may bring you health, prosperity and happiness, and will witness the ever-widening influence of the Order that you have made great, and that we all love.

"H. A. COLLINS, H.C.R.

"REV. A. MCGILLIVRAY, P.H.C.R.

"REV. R. MCNAIR, V.H.C.R.

"JAS. B. HALKETT, H.S.

"ATWELL FLEMING, H.T.

"A. H. BACKUS, H.C.

"J. S. TENNANT, M.D., H.S.P."

The reading of the address was received with great applause.

THE CHIEF'S REPLY.

On rising to reply, Dr. Oronhyatekha was vociferously cheered. On behalf of Mrs. and Miss Oronhyatekha he desired to express the great gratitude they felt at receiving such very handsome and valuable presents. The courtesies which were referred to in the address and by Bro. McGillivray had been to his wife and daughter pure labors of love, and had given to each of them, perhaps, more enjoyment than to their friends. These very beautiful presents would be cherished as long as life lasted, for the very pleasant and happy associations connected with their presentation. It was more difficult to speak of the address presented to himself, because he felt that sometimes too much might be made of men who simply did their duty, and he also felt that the able and loyal colleagues with whom he was fortunately associated had done nobly in the work of placing the Order where it now stood. (Applause.) When looking back on the remarkable progress made by our great and beloved Order, one could not but be filled with gratitude to the Supreme Ruler of the Universe for the many mercies

vouchsafed to us as Foresters. In 1881, the Order was practically in a moribund condition. Now it has a membership of more than 80,000, and in the month of May just closed, the Supreme Physician reports that he received over 4,000 applications for membership. (Applause.) The monthly increase in actual membership was steadily rising. In 1881, the Order was \$4,000 in debt. At the present moment, every Forester felt himself to be a millionaire—(laughter)—for the accumulated funds of the Order exceeded one million, three hundred and seventeen thousand dollars—(applause)—which was the absolute property of the members, and held exclusively for their benefit. The revenue of the Order from all sources was between \$80,000 and \$100,000 per month, and the good which was being done daily in aiding and comforting the afflicted and sorrowing ones was beyond all human power to calculate. The improved condition of the Order, and the exceeding great care displayed in the selection of members could not be put to a more crucial test than that of the death-rate we have lately been experiencing. In 1880 the death-rate was more than 10 per 1,000, but this had fallen to 6.40 per 1,000 in 1891, and in 1892 to 6.25 per 1,000. But notwithstanding that these figures were very low, yet in 1893 the rate was still lower, having dropped down to 5.47 per 1,000, when it was considered impossible to have a further reduction, for these figures were far below the experience of all other societies and companies of the same age as the I.O.F., and this, too, during a period when the general death-rate had shown a tendency to increase. But the figures of 1894 were much more gratifying and satisfactory, for the death-rate went down to the unprecedentedly low figures of 5.29 per 1,000—(applause)—a rate which showed that the medical examinations of the applicants for admission to the Order were conducted with extraordinary care and precision. It would be quite understood that if this rate of reduction in the number of deaths continued year after year, the time seemed near at hand when the members would refuse to die at all, but live to enjoy the immense reserve fund which the Order is accumulating. (Laughter and applause.)

Mr. W. E. A. Faichney, High Chief Ranger, New York, spoke briefly of the progress of the Order in his State, and expressed the great pleasure it gave him to work with his Canadian brethren in the noble cause of Forestry.

Col. Parker, High Chief Ranger, of Wisconsin, widely and popularly known as the Right Worthy Grand Secretary, of the Right Worthy Grand Lodge, I.O.G.T., of the world, spoke of his long and pleasant association with the Chief in temperance work. Though a busy man he accepted office in the I.O.F. because of his friendship for, and confidence in the leader of Order. (Applause.) He was happy to say that in Wisconsin the Order

was making rapid headway. The people had confidence in its principles and administration, and the members in his state were working unitedly and energetically for Independent Forestry.

Col. Long, High Vice-Chief Ranger of Illinois, who is recognized as one of the most gifted orators of the United States platform, followed with a brief speech. He, too, had had experience of the head of the Order in temperance work, and found the same ability and success characterized him in that great reform. He was happy to be associated with him in the work of the I.O.F., an institution that was doing a glorious work in promoting fraternity, developing thrift, and averting want.

PRESENTATION TO COL. CALDWELL, FOUNDER OF THE ORDER.

The Rev. Alex. Macgillivray, Past High Chief Ranger of Ontario, who was enthusiastically received, then presented the following address, also illuminated and superbly bound, to Col. A. B. Caldwell, Past Supreme Chief Ranger and founder of the Order:—

"Dear Sir and Brother,—Twenty-one years ago to-day your desire to found a fraternal and beneficiary Order of Foresters, suited to the needs and genius of this continent, found effect in the institution of the most worthy High Court of the Independent Order of Foresters. The success that has waited on the Order is proof, not only of the sagacity and energy of the promoters, but also of the soundness of the principles that underlie the Order, and its adaptability to the needs of a large and important class of the community. To-day, on behalf of a membership of 80,000 Foresters, who regard you with pride and affection, as their father in Independent Forestry, we extend to you our hearty congratulations on being privileged to participate in this auspicious anniversary, and to see the infant whose cradle you rocked, and whose childish steps you guided, attain its majority, under circumstances that speak of a prosperous past, and that bespeak a yet more glorious future.

"We thank you for giving us so goodly an institution, and aiding us in its advancement and development by your wise counsel and mature experience.

"We welcome you within the bounds of the jurisdiction of the Mother High Court of the Order. The enthusiasm with which you are received by your Canadian brethren is to you a proof, if proof were needed, of the warmth of their affections, and the thoroughly cosmopolitan character of our great and noble Order. We rejoice to note that, notwithstanding your all but three score years and ten, you show so much of the vigor and activity of youth. Be assured that our united prayers, and the prayers of the thousands for whom we speak, are that you may for many years to come, enjoy health and prosperity, and the happiness that springs from the affec-

tions of devoted friends and the consciousness of a great work attempted and accomplished."

The address was signed by the members of the Supreme Executive.

Col. Caldwell replied in an eloquent speech, full of reminiscences of the early days of the Order, and depicting Forestry in glowing colors in impact of its future.

COST OF MANAGEMENT.

The Chairman then, on behalf of the Supreme Executive, presented Dr. Oronhyatekha with a silver trowel and mallet as mementos of the laying of the foundation stone of the Foresters' temple. These two articles are exactly like those presented to Lord Aberdeen on the occasion of laying the corner-stone of the building, but with an inscription setting forth the circumstances under which the presentation was made.

In replying, Dr. Oronhyatekha, after gratefully acknowledging the kindness of his brethren, manifested in so many different ways, said among other things it was charged against the Order that the management was following the same plan as that of the old insurance companies. He regarded such a charge as a great compliment to the Order. The insurance companies of Canada were managed with as much ability, skill, and economy as any monetary institution in the world. The difference in the cost of management of the Independent Order of Foresters and the ordinary insurance companies was due, not to the men at the head of the concerns, but to the fundamental differences in the systems of carrying on the business. A comparison of the amount of expenditure in securing new members by the insurance companies and the Order they all were so proud of would show how favorably the Order stood. From the returns made to the Superintendent of Insurance it appeared that the Sun Life had expended in management expenses an average of \$64 for each new insurer secured during the past five years, whilst the Ontario Mutual, a concern conducted nominally on the lines of the Independent Foresters, spent \$57 for each member added to its roll in the same period. The North American, one of the most efficiently managed offices, with an able manager, spent \$65 for each new insurer accepted by that company; the Confederation spent \$95, and the Canada Life \$171, in the past five years, as against an average expenditure of \$5 during the same period for each new member added to the membership roll of the Independent Foresters. The reason the cost was so low in the Order was that in each of the more than 2,000 lodges scattered all over the land men were at work bringing in new members without the expenditure of a cent on the part of the Supreme Court. On the contrary, the members paid to be allowed to work for the Order, and in that way the expenditure was as low as it is, and would continue low for all time to come. (Loud cheers.)

The proceedings closed with cheers for the Queen and the President of the United States.

In the evening, one of the best and most enjoyable concerts given by Jubilee singers was given by 'Thomas' Jubilee Singers in the Pavilion. By the time the concert was over, the Island was ablaze with hundreds of Chinese and other lamps, which gave an enchanting view to the place while the fireworks were in progress, after which dancing began in the Pavilion, and was kept up till the "wee sma' hours." There was not a hitch nor an accident to mar this the 21st anniversary of the Order at Foresters' Island Park.



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